THE SATURDAY EVENING POST

A... Founded by Benjamin Franklin

FEB. 7, 1914 5c. THE COPY

DRAWN BY
CLARENCE F. UNDERWOOD

The Old Game—By Samuel G. Blythe

Fifty Years' Experience of Millions

is the clearest crystal in which to read a future of good teeth—good health—for yourself.

Is it good looks you desire? Healthful energy to press onward to success? Attractiveness? Abounding good spirits? To the permanent enjoyment of these vitalities of life there is no better way than earnest devotion to the practice of

GOOD TEETHKEEPING

And no method more approved, and pleasant, in this practice than the daily night and morning use of

Dr. Lyon's PERFECT Tooth Powder

The standard dentifrice prepared for nearly half a century by a Doctor of Dental Surgery

The only other essential of Good Teethkeeping is your semi-annual visit to your dentist.

Dr. Lyon's is a pure, velvety powder which cleanses absolutely by means of thorough polishing—*the safe way.*

Prevents the formation of tartar and the beginning of decay—hardens the gums—imparts a natural fragrance to the breath.

Three generations have used Dr. Lyon's and testify to its benefits.

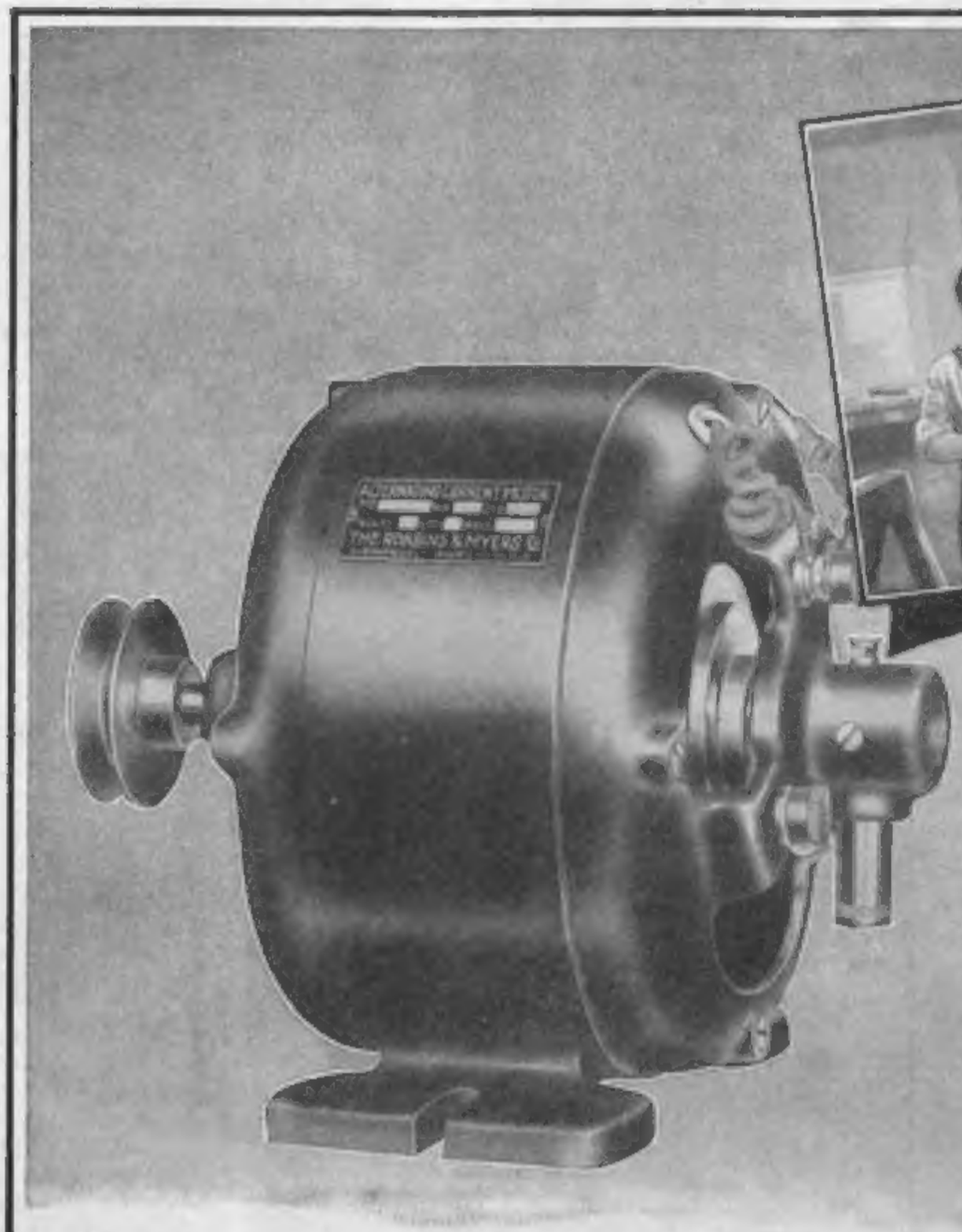
Teach your children to use it night and morning—*but above all at night.*

What Dr. Lyon's does not do only your dentist is competent to do

SOLD EVERYWHERE

The dainty trial can of Dr. Lyon's at your left is "The Little Good Teethkeeper." It is sent free to you upon receipt of 2 cents in stamps to cover postage. Simply write "Send me 'The Little Good Teethkeeper'"—enclose stamp—and mail to

I. W. Lyon & Sons **520 West 27th Street, New York City**

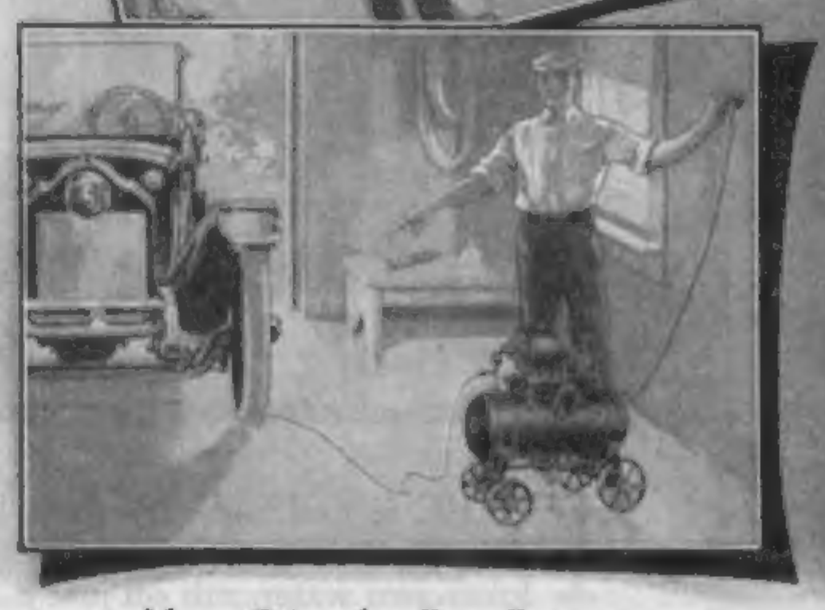


Machines operated independently in the Factory

Helping the housewife in the Home

Operates scores of devices in the Office

Running numerous machines in the Store



Most efficient for all small-power machinery in the Shop

The Power For a Thousand Uses

Electricity's best servant—a Robbins & Myers "STANDARD" Motor! Put it to work in your factory, your office, your home, your store or shop. It will consume current only when at work; it will increase the output of your driven machines; it will lower your operating costs. It is an *individual* power plant—clean, compact, convenient, ready to take hold wherever there is a small-power need. You can get "STANDARD" Motors in just the sizes your requirements demand. Let us help you choose the type that will deliver the *greatest* power at the *lowest* expense.

Robbins & Myers "STANDARD" Motors

Frames for All Ordinary Purposes

Wherever small power is required, a Robbins & Myers "STANDARD" Motor can be used advantageously—*profitably.*

Through the solving of thousands of small-power problems in every conceivable industry we have built up and standardized an immense number of frames to fit practically every motor requirement. You can get a Robbins & Myers "STANDARD" Motor to suit your *exact* need. It will use just the power necessary—no more—no less.

18 Years of Motor Specialization

Our factory is devoted solely to the building of small motors and fans. We are, we think, the largest exclusive manufacturers of small motors in the world. In buying a Robbins & Myers "STANDARD" Motor you get the benefit of these 18 years of *intensified, specialized* effort. Robbins & Myers Motors are noted for their strong, rugged construction; their cool, cleanly, economical operation; their reliability under most trying operating conditions. They are now used in nearly 2,000 classes of work.

Confer With Our Expert Engineers

Over 50,000 users of small power have adopted Robbins & Myers "STANDARD" Motors in preference to any other form of power equipment. Many of them sought our assistance, and through the help we gave them cut power cost in one direction and increased their output in another. We maintain an expert engineering board to solve just such problems. Their services are offered you without charge or obligation. Write us your need and you will receive information bearing on your particular requirements.

Direct current motors from 1-60 to 20 H. P., in several speeds and all commercial voltages.

Alternating current motors from 1-60 to 1 H. P., in several speeds and all commercial voltages and frequencies.

The Robbins & Myers Co.

Main Office and Factory, Springfield, Ohio

BRANCHES: Boston, Chicago, Cincinnati, Cleveland, New York, Philadelphia, Rochester, St. Louis. Agencies in All Principal Cities.

Alternating current single-phase Type P and direct current Type N motors made interchangeable in fractional horsepower ratings.

We also make D. C. and A. C. Generators, Rotary Converters, D. C. Buffing and Grinding Motors, etc.

Copyright 1914 by The Procter & Gamble Co., Cincinnati.

THERE is nothing safer than Ivory Soap for brightening up oil paintings that have grown dingy with age. First wipe off all dust. Next take a good-sized, first quality, silk sponge, dip it in lukewarm water, rub on just a little Ivory Soap and go over the canvas quickly and gently. Then rinse carefully and dry with a soft cloth.

But far more important than this unique use of Ivory Soap are the scores of other uses which it suggests. For if Ivory Soap is so mild and pure that it removes the dust and dirt from a delicate painting without the slightest damage to the colors, you may be sure that it is ideal for the hundred and one other things in your home—the furniture, the china, the linens, etc.—almost as difficult to clean safely and satisfactorily.

As in the treatment of a priceless canvas, all that is necessary for any purpose is to do the cleaning with a little care and common sense. For Ivory Soap will injure nothing that water itself will not harm.

IVORY SOAP. . . . .

. . . . . 99 44/100 % PURE

Published Weekly

The Curtis Publishing Company
Independence Square
Philadelphia

London: 6, Henrietta Street
Covent Garden, W.C.

THE SATURDAY EVENING POST

Founded A°D° 1728 by Benj. Franklin

Copyright, 1914,
by The Curtis Publishing Company in
the United States and Great Britain

Entered at the Philadelphia Post-Office
as Second-Class Matter

Entered as Second-Class Matter at the
Post-Office Department
Ottawa, Canada

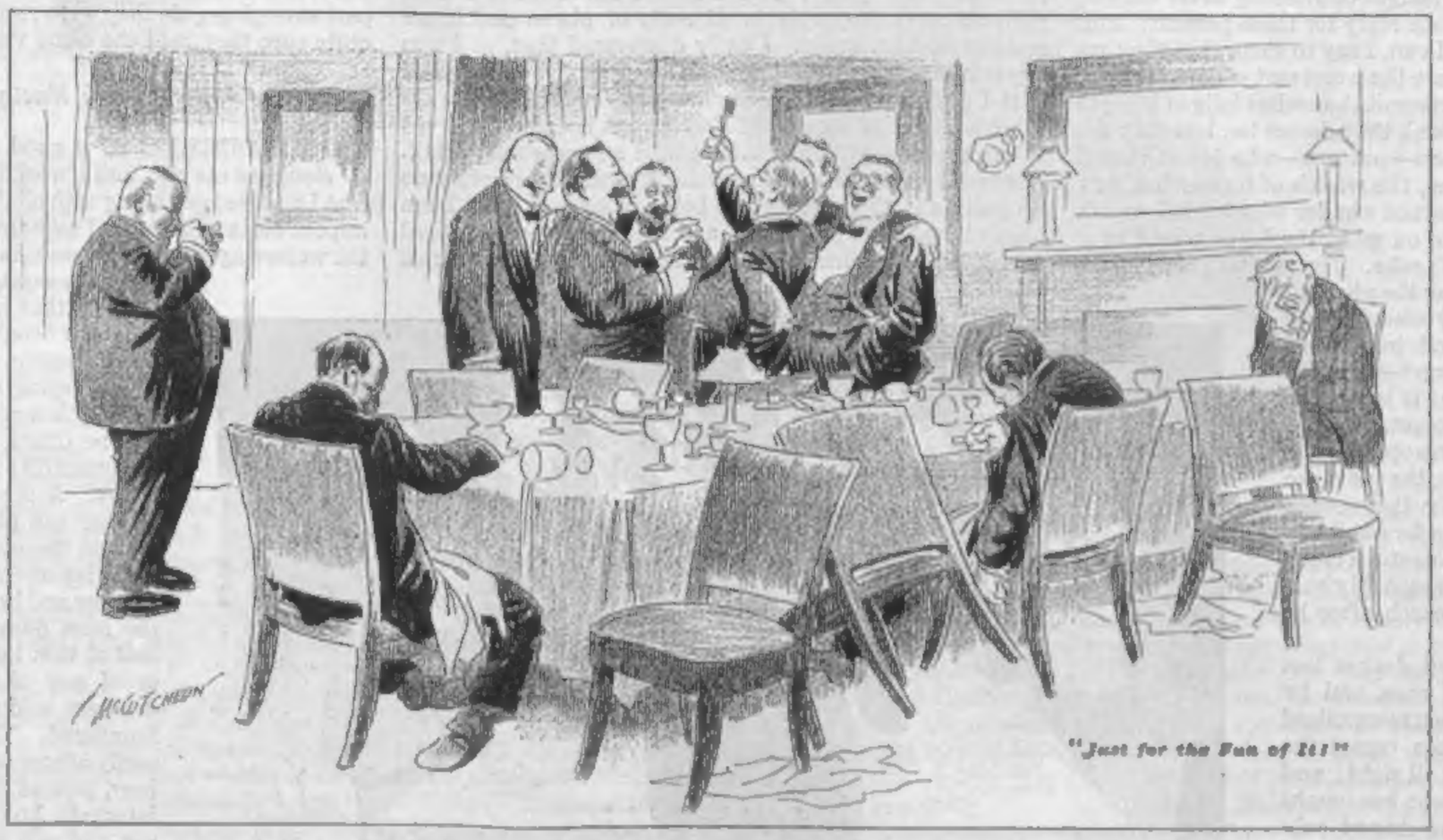
Volume 186 PHILADELPHIA, FEBRUARY 7, 1914 Number 32

THE OLD GAME

By Samuel G. Blythe

DRAWINGS BY JOHN T. McCUTCHEON

AND HOW TO BEAT IT WITH WATER



IN A FEW minutes it will be three years since I have taken a drink. In seven years and a few minutes it will be ten years. Then I shall begin to feel I have some standing among the chaps who have quit. Three years seems quite a period of abstinence to me, but I am constantly running across men who have been on the wagon for five and ten and twelve and twenty years; and I know, when it comes to merely not taking any, I am a piker as yet. However I have well-grounded hopes. The fact is, a drink could not be put into me except with the aid of an anesthetic and a funnel; but, for all that, I am no bigot.

I look at this non-drinking determination of mine as a purely individual proposition. Let me get the stage set properly at the beginning of my remarks. I have no advice to offer and no counsel to give. Most of my best friends drink and I never have said and never shall say them nay. It is up to them—not up to me. I have no prejudices in the matter. If my friends want to drink I am for that—for them.

These things are mentioned to establish my status in the premises. I have no sermon to preach—no warning to convey. I have no desire to impress my convictions on the subject of drinking liquor on any person whatever. That is not my mission. So far as I am concerned, all persons are hereby given full and free permission to eat, drink and be merry to such extent as they may prescribe for themselves. I set no limit, suggest no reforms, urge no cutting down or cutting out. Go to it—and peace be with you! And for an absolute teetotaler I reckon I buy as many drinks for others as any one in my class.

Pardon me for inserting these puny details in what I have to say. Triflingly personal as they are they seem necessary in order to establish my viewpoint. So far as drinking is concerned I look at it with a mind that is open and tolerant—except in one instance. That one instance concerns myself personally and individually. My mind is closed and intolerant in my own case. I have quit—and quit forever; but that does not make me go round urging others to quit, or preaching at them, or trying to reform them. They can reform or not, as they dad-blamed please. To be sure I have my own interior ideas on what some of them should do; but I never have and never shall do anything with those ideas but keep them closely to myself.

Therefore, to resume: In a few minutes it will be three years since I have taken a drink. There is no more alcohol in my system than there is in a glass of spring water. The thought of putting alcohol into my system is as absent from my mind as is the thought of putting benzine into it, or gasoline, or taking a swig of shoe-polish. It never occurs to me. The whole thing is out of my psychology. My palate has forgotten how it tastes. My stomach has forgotten how it feels. My head has forgotten how it exhilarates. The next-morning fur has forsaken my tongue. It is all over!

A Backward Look From a Hillock of Abstinence

LOOKING back at the old game from this little three-year hillock of abstinence—it is not an eminence like those occupied by the twelve and fifteen year boys—looking back at the old game from this slight elevation, it is perhaps excusable for a man who put in twenty years at the old game to set the old game off against the new game and make up a debit and credit account just for the fun of it.

Just for the fun of it! My kind of drinking was always for the fun of it—for the fun that came with it and out of it and was in it—and for no other reason. I was no sot and no souse. All the drinks I took were for convivial purposes solely, except on occasional mornings when a too convivial evening demanded a next morning conniver in the way of a cocktail or a frappé, or a brandy-and-soda, for purposes of encouragement and to help get the sand out of the wheels.

Wherefore, what have I personally gained by quitting and what have I personally lost? How does the account stand? Is it worth while or not? Is there anything in convivial drinking that is too precious and too pleasant to be sacrificed for whatever pleasures or rewards there are in abstinence? What are the big equations? These are questions that naturally occur in a consideration of the subject; and these are the questions I shall try to answer, answering them entirely from my own experience and judging them from my own viewpoint, leaving the application of my conclusions to those who care to apply them to their own individual cases.

It takes two years for a man who has been a convivial drinker to get any sort of proper perspective on both sides of the proposition. Three years is better, and five years, I should say, about right. Still, after three years, I think I can draw some conclusions that may have a certain general application—though, as I have said, I make no pretense of applying them generally. So far as I am able to judge, a man who has been a more or less sincere drinker for twenty years does not arrive at a point before two years of abstinence where he can take an impartial and non-alcoholic survey.

At first he is imbued with the spirit of the new convert, fired with zeal and considerable of a Pharisee. Also, he is inhabited by the lingering thoughts of what he has renounced—the fun and the frolic of it; and he has set himself aside, in a good measure, from the friends he has made in the twenty years of joyousness.

Getting the Alcohol Out of One's System

A SCIENTIST who has made a study of the subject told me, early in my water-wagoning, that it takes eighteen months for a man to get the alcohol entirely out of his system—provided, of course, he has been a reasonably consistent consumer of it for a period of years. I think that is correct. Of course he did not mean—nor do I—that the alcohol actually remains in one's system, but that the subacute effects remain—that the system is not entirely reorganized on the new basis before that time; that the renovation is not complete.

I do not know exactly how to phrase it; but, as nearly as I can express it, the condition amounts to this: After a man has been a reasonably steady drinker for a period of years, and quits drinking, there remain within him mental and some physical alcoholic tendencies. These are acute for the earlier stages, and gradually come to be almost subconscious—that is, though there is no physical alcoholization of his body, the mental alcoholization has not departed. I do not mean that his mind or mental powers are in any way affected to their detriment. What I do mean is that there remains in every man a remembrance, the ghost of a desire, the haunting thoughts of how good a certain kind of a drink would taste, and a regret for joys of companionship with one's fellows in the old way and in the old game, which takes time—and a good deal of time—to eradicate.

It becomes a sort of state of mind. The body does not crave liquor. All that is past. There is no actual desire for it. Indeed, the thought of again taking a drink may be physically repugnant; but there is a sort of phantom of renounced good times that hangs round and worries and obtrudes in blue hours and lonesome hours and let-down hours—a persistent, insistent sort of ghost-thought that flits across the mind from time to time and stimulates the what's-the-use portion of a man's thinking apparatus into active, personal inquiry, based on the *dum vivimus, vivamus* proposition.

I know this will be disputed by many men who have quit drinking and who beat themselves on the chests and boast: "I never think of it! Never, I assure you! I quit;

It Requires Rather Persistent Application to be a Good Fellow. One Cannot Do Much Else

and after a few days the thought of drinking never entered my mind." I have only one reply for these persons; and, phrasing it as politely as I can, I say to them that they are all liars. Moreover, they are the worst sort of liars, for they not only lie to others but commit the useless folly of lying to themselves. They may think they do not lie; but they do.

There is not one of them—not one—who is not visited by the ghost of good times, the wraith of former fun, now and then; or one who does not wonder whether it is worth the struggle and speculate on what the harm would be if he took a few for old time's sake. The mental yearn comes back occasionally long after the physical yearn has vanished. My compliments to you strong-minded and iron-willed citizens who quit and forget—but you don't! You may quit, but it is months and months before you forget.

The ghost appears and reappears; but gradually, as time goes on, the visits are less frequent—and finally they cease. The ghost has given you up for a bad job. If any man has quit and has stuck it out for two years he can be reasonably sure he will not be haunted much after he enters his third year.

Mental impressions and desires last far longer than physical ones, and by that time the mind has been reorganized along the new lines. Then comes the sure knowledge that it is all right; and after that time any man who has fought his fight and falls can be classed only as an idiot. What, in the name of Bacchus, is there to compensate a man in drinking again—after he has won his fight—for all the troubles and rigors of the battle from which he has emerged victorious? If he had nerve enough to go through his novitiate and get his degree, why should he deliberately return to the position he voluntarily abandoned? What has he been fighting for? Why did he begin?

Those Who Have Suffered in Vain

OWING to a worldwide acquaintance among men who drink my personal determination to quit still excites the patronizing inquiry, "Still on the wagon?" when I meet old friends. That used to make me angry, but it does not any more. I say, "Yes!" take my mineral water and pass on to other things. But the position of those who quit and go back to it, and seek to excuse the return by saying, "Oh, I only stopped to see whether I could. I found it was easy; so I began again!"—now is that not the sublimation of piffle? The fact that any man who salves himself with this sort of statement—and hundreds do—did go back does not prove that he could quit, but that he could not!

I can understand why a man, having tried both sides of the game, should conclude that the rigors and restraints of not drinking overbalance the compensations and take up the practice again; but I cannot understand why a man should be so great a hypocrite with himself as to assign a reason like that for his renewal of the habit. No man quits just to see whether he can quit. Every man quits because he personally thinks he ought to quit—for whatever his personal reason may be. And he begins again because he concludes the game is not worth playing, which means that he is not able to play it—not that it lacks merit.

When you come to sum it all up general reasons for drinking are as absurd as general reasons for not drinking. It is entirely an individual proposition. I concluded it was a bad thing for me to drink. I know now I was right. But—and here is the point—it may be a good thing for my neighbor to drink. He must judge of that himself. Personally I cannot see that it is a good thing for any man to drink; but I am no judge. I am influenced in my conclusions, not by a broad view of the situation as it applies to my fellows but by an intensely narrow view as it applies to myself. Hence what I have concluded in the matter may be uncharitable—may smack of Puritanism and may not be supported by general facts; but I am writing about my own experiences, not those of any other person whatever.

My occupation takes me to all parts of the world and has for twenty-five years. It has caused me to make friends with all sorts of people in all sorts of places and in all sorts of circumstances. I early discovered that, as I was a gregarious person and intent on doing the best for myself that I possibly could, it was necessary for me to cultivate the friendship of men of affairs; and it became apparent to me that many men of affairs take an occasional drink. Naturally I took an occasional drink with them, having no prejudices in the matter and being of open mind. I am big and husky, and mix well; and the result was I acquired as extensive a line of convivial acquaintances, across this country and across Europe, as any person of your acquaintance. To some extent my friendship with these men was predicated on having a few drinks with them. I fell in with their ways or they fell in with mine; and as my association in almost every city, among the men with whom I worked and the men I met, is based largely on entertainment of one kind or another—generally with some alcohol in it—my life was ordered that way for two decades. And I had a heap of fun. There was no sottishness about it, no solitary drinking, no drinking for drink's sake, no drunkenness. It was all jollity and really innocent enough—a case of good fellows having a good time together.

It Was All Jollity and Really Innocent Enough—A Case of Good Fellows Having a Good Time Together

However, there was a good deal of rum consumed one way and another. Then, three years ago, after a long caucus with myself, I quit. I decided I had played that game long enough and would begin to play another. It may be I did not know or figure out as concretely as I have figured out since just what I was doing when I quit. It may be! Still, that has nothing to do with the case. I quit and I have stayed quit—and I have quit forever. So all that is coming to me in the premises is based on my own determination, as all has been that has come, and I have no complaints to make; and if I made any I should expect to get a punch in the eye for making them—and deserve one.

Passing over the physical and mental sides of the fight—which, I may assure you, were annoying enough to suit the most exacting advocate of the old policy of mortifying the flesh and disciplining the mind—there came eventually the necessity of learning how to keep in the game on a water basis—or, rather, of learning how to keep in such portions of the game as seemed worth while on a soft-drink schedule. I was too old to form many new ties. I had accumulated a farflung line of drinking men as friends. They were mostly the men with whom association was a pleasure—as in politics the villains are always the good fellows—and I did not want to lose them, however willing they were to lose me.

There came, however, with my mineral-water view, a discriminatory sense that was not enjoyed in the highball period—that is to say, I found, viewed with the cold and mayhap critical eye of abstinence, that a number of those with whom I was wont to associate needed the softening glow radiated by the liquor in me to make them as good as I had previously thought they were. There were some I found I did not miss, and more came to the same conclusion about me. They were all right—fine!—when seen or heard through ears and eyes that had been affected by the genial charitableness of a couple or three cocktails; but when seen or heard with no adventitious appliances on my part save ginger ale they were rather depressing—and I am quite sure they held the same views about me.

A Thirsty Nation's Need

SO I SLOUGHED off a good many and a good many sloughed me off; and a working basis was secured. At first I tried to keep along with all the old crowd, but that was impossible in two ways. I never realized until after I was on the waterwagon what extremes in piffle I used to think was witty conversation, and they discovered speedily that my non-alcoholic communications fitted in neither with the spirit nor the spirits of the occasion.

The crying need of the society of this country is a non-alcoholic beverage that can be drunk in quantities similar to the quantities in which highballs can be drunk. A man who is a good, handy drinker can lap up half a dozen highballs in the course of an evening—and many lap up considerably more than that number and hold them comfortably; but the man does not exist who can drink half of that bulk of water or ginger ale, or of any of the first-aids-to-the-non-drinkers, and not be both flooded and foundered. The human stomach will easily accommodate numerous seidels of beer, poured in at regular or irregular intervals; but the human stomach cannot and will not take care of a similar number of seidels of water, or of any other liquid that comes in the guise of stuff that neither cheers nor inebriates. I have never looked up the scientific reason for this. I state it as a fact, proved by my own attempts to accomplish with water what I used easily to do with highballs, Pilsner and other naughty substances.

The reformer boys will tell you there is no special need for such a drink; that water is all-sufficient. Of course everybody knows the reformer boys think the world is going to hell in a hanging basket unless each person in it comports himself and herself as the reformer boy dictates! But it is not so. And it is so that the social intercourse, the

(Continued on Page 49)

Rather Depressing When Seen With No Adventitious Appliance

THE THIRTY-NINTH PEARL

By ARTHUR TRAIN

ILLUSTRATED BY W. B. KING

"Nightmares? Well, Here's a Charm to Drive Them All Away!"

WHAT'S the use of telling him now? He's bound to pay the rent for three years."

Little Weston MacVeagh, sitting with two other men at an iron table in the open air restaurant near the Borghese Palace, pushed back his ventilated straw hat and wiped his forehead with a red-bordered Milanese silk handkerchief. He had been the Sun's correspondent in Rome now for seven years and had learned the foolishness of ever telling anything. Pick up all the unconsidered trifles of information you could, but sit tight and then you wouldn't get into trouble. Otherwise——

The man opposite, who wore an expostulatory and rather anxious expression, slowly withdrew his lips from the end of a straw that led down into a greenish fluid in a tall glass.

"All the same," he replied, lighting an all-tobacco cigarette, which he removed from a brown paper parcel, "he's one of us and it's only decent. Dashed if I should want to live in an apartment where a man had murdered his wife!"

"Pish and tush!" said the third man, who had no waistcoat and whose green four-in-hand tie canted below a discolored bone collar button. "Prince Lupino didn't murder his wife."

"Piffle!" retorted MacVeagh. "With your usual pettifoggery, I suppose you mean that she wasn't his wife?"

The man with the bone collar button made a gesture with his thumb.

"Camorra!" he remarked.

His companions involuntarily looked quickly about them. The neighboring paths were occupied only by digging children, with their nurses. In the distance between the treetrunks they could see the Roman nobility riding in their victorias. It was four o'clock in June on the Pincio.

"I wish you wouldn't do that, Murdock!" protested Evans, the anxious-faced man, who was a bank clerk. "You make me nervous."

"No; don't!" agreed MacVeagh. "Of course she was his wife. Everybody knows that he had to marry her—at the point of a pistol. Civil marriage—of course. Afterward there was a ceremonial marriage—my worthy friend, Don Ciro Vitozzi, presiding, with his customary urbanity."

The waistcoatless Murdock laughed mysteriously. He had a round, flaccid, rather vacant face which, taken in connection with his clothes, produced a faded, washed-out general effect. When he spoke, however, his voice was unexpectedly well modulated and rich, as if some time he might have been an actor or a priest. And this curious contradiction gave the impression of the outer case of the man being but a natural disguise for another personality concealed somewhere within.

"That's only half the story," said he. "The Camorra married her—and finally the Camorra murdered her!"

Evans and MacVeagh glanced at each other.

"Well, we're listening," remarked the latter, helping himself to one of Evans' cigarettes.

"The fact was," responded Murdock, "that Count Philippi, her father—wise man—simply sent for Tomaso Fuoressato, who was at that time Supreme Head of the Camorra, and said: 'What will it cost to enforce a marriage between Prince Lupino and my daughter Nicoletta?' 'Twenty thousand lire,' answered Tomaso. 'I'll give you twelve thousand,' replied the count. 'Make it seventeen,' urged Tomaso.

If He Could Only Put His Finger on It, There Was a Great Big Story Lying Round Somewhere

"Well, they struck a bargain to the effect that the price should be twelve thousand to the Camorra, with a rake-off of three thousand for Tomaso. And within a month Prince Lupino was married hard and fast to the Contessa Nicoletta Philippi. Don Ciro Vitozzi, who married them, is called, as you know, the 'Guardian Angel of the Camorra.'"

"Where do you get all this extraordinary dope?" asked MacVeagh suspiciously.

"An old Camorrista told me," answered Murdock blandly, "when he was drunk."

"And the other half of this Child's Garden of Verses?" inquired Evans politely.

"The happy pair took the apartment in the Palazzo Vitali and Rome saw a series of sumptuous entertainments that rivaled those of the Medici. After a due interval Prince Lupino sent for the Supreme Head of the Camorra, our friend, Tomaso Fuoressato. 'How much will it cost to put my wife where her tongue will wag no more?' he asked.

"'Forty thousand lire,' replied Tomaso succinctly.

"'I'll give you twenty-five thousand,' said the prince. Finally Tomaso agreed for thirty thousand to the Camorra and five thousand for Tomaso."

"And you say Lupino didn't murder his wife!" murmured MacVeagh dreamily.

"It's a question of definition, of course," admitted Murdock.

"Nice little tale!" whispered Evans, again applying his lips to the straw; "and the more reason, it seems to me, for explaining to our young friend Jordan that he has unwittingly taken a lease for three years of the one apartment in the Holy City that is absolutely taboo. Do you think any servants would go there?"

"Jordan probably has English servants," said Murdock.

"The Romans won't go there, that's sure," continued Evans. "If the Jordans want to get into Italian society ——"

"Italian society!" interrupted Murdock peevishly. "What American millionaire ever got into Italian society?"

"All the same, Jordan's a good fellow," persisted Evans, "and somebody ought to tell him. It might make a big difference in his winter. Nobody wants to live in a haunted house if he can help it."

"What a man don't know won't ever hurt him," returned Murdock. "Leave it alone, Evans—that's my advice."

Evans, having exhausted the liquid contents of his glass, continued to make meditative sucking noises among the dregs.

"As a sane man talking to sane men, will one of you kindly tell me why I or some one else should not tell Jordan that he proposes to live in an apartment which has unpleasant associations?"

MacVeagh shrugged his shoulders. Seven years in Rome had taught him that Italian civilization is but a thin crust superimposed on a medievalism as barbaric as in the time of the Sicilian Vespers.

"For one thing—the landlord is a Camorrista," remarked Murdock quietly.

"Poppycock!" sniffed Evans. "What do you say to continuing our stroll? I want to drop into the club for a minute."

MacVeagh left his two acquaintances at the Porta del Popolo, intending to dispatch a cable, but some whim led him to make a détour that brought him back up the hill to the Quirinal and past the Palazzo Vitali. Though he had gone by it many times, he had never given it any particular attention.

A somber but magnificent example of the Cinquecento, it had remained closed—deserted ever since the assassination of the Princess Lupino, two months after her marriage, eight years before. As Evans had well said, it had been taboo. And now a young millionaire from New York, Emmet Jordan, had happened along and, because it was historic, had leased it apparently without a word of inquiry.

A van was backed up to the entrance and various pieces of furniture were being carried in. The windows of the entresol were open and sounds of hammering echoed loudly. As MacVeagh paused before the door Jordan and his wife came out. The correspondent had already met the young man.

"Good evening, Mr. Jordan," said he. "Moving in?"

The New Yorker nodded in friendly fashion. He was the sort of person from whose mouth the protruding handle of the proverbial silver spoon can almost be observed. Not conspicuously successful in any line of sport or business, his easy familiarity of manner indicated a thoroughly democratic spirit and real good nature. He frankly wanted to have a good time and was willing that others should have a share in it. Physically he was rather heavily built, well nourished, carefully dressed, round and clean-shaved of face, and exuded an atmosphere of opulence.

"Oh, hello, MacVeagh!" he exclaimed. "Just in time to show you the new royal suite. Come on in. Helen, this is Mr. MacVeagh, of the Sun."

Helen Jordan, a fairhaired girl of about twenty-three, smilingly gave the correspondent her hand.

"Glad to meet you," she said heartily. "It's nice to see an American face. Do you live in Rome?"

"I exist here," he replied; "have for the last seven years."

"You must know every stone, every nook and cranny!" she sighed enviously.

MacVeagh shook his head.

"I know a few stones, but nobody, at least no American, ever knew Rome itself and lived to tell of it!"

"How mysterious!" she laughed. "Won't you be my bodyguard?"

"Shouldn't want a pleasanter job," he retorted smiling; "but I fancy you've got a fairly zealous one already." He stopped, but something impelled him to add: "All the same, joking aside, Italy isn't New York."

He felt somehow that a quiet tip wouldn't hurt these innocent golden babes. Mrs. Jordan gave him an amused look.

"The murderous Mafia?" she suggested.

"No; the Mafia is confined to Sicily. The Camorra."

"I thought they had all moved to America!" she said. "And I was so disappointed! Do you really think there's a chance of my meeting a Camorrista?"

MacVeagh twirled his cane. He was sorely tempted to tell them the whole truth; but he only replied:

"In Rome one doesn't joke about the Camorra!"

"Is it really so bad as all that?" she asked. "You must be careful, Emmet, how you stay out after dark."

"Don't make me laugh," answered her husband. "I've got a crack on my lip."

"I'm perfectly serious," the correspondent assured her. "The Camorra is a real power. One never knows when one may run up against it. Your cabdriver; the porter at your hotel; the gendarme at the corner; the Cabinet minister—any one of them may be a member. Its influence is everywhere. And when the Camorra acts it leaves no traces."

"Dear me!" she exclaimed. "How disagreeable! And this mysterious, malign influence is all about us?"

"I don't say it's about you, but I do say that any one of us is apt at any moment to have some experience the solution of which is known only to the Camorra."

Emmet Jordan scowled derisively.

"You newspaper fellows are all alike! I met a chap up in Milan who gave me exactly the same old song and dance—and another in Venice. I've motored in Italy year after year and lived in Naples months at a time, and I tell you it's all rot!"

"All I say is you may run up against it at any time," repeated MacVeagh stubbornly.

"Bet you a thousand dollars," answered Jordan, "that so long as I stay in Rome I won't even hear of the Camorra!"

"I'd like to take you," said the Sun man pleasantly, "only you'd first have to lend me the thousand; and perhaps you wouldn't hear of the Camorra. All the same——"

"Come along in," invited Jordan. "Come and see where Desdemona strangled Othello!"

"Don't be such a goose, Emmet!" reproved his wife. "Really, though, Mr. MacVeagh, our new apartment does look just the least little bit like the stage setting for an Italian opera at the Metropolitan. However I'm told it's quite *chic*."

"Oh, very!" responded MacVeagh. "Quite the smartest thing in Rome," he added.

"Well, that's what we're looking for!" Jordan asserted. "Have a cigarette to help drive out the Cinquecento smell."

The two men entered the paved court, leaving Mrs. Jordan outside. MacVeagh saw instantly that the *palazzo* well deserved its reputation for grandeur. The arched entrance was lined on each side with marble columns, and a fountain guarded by lions occupied the center of the court, which was surrounded by an exquisite loggia. Passing along this they reached the main entrance, which opened directly into a hallway filled with statuary.

"Rather swell, eh?" remarked Jordan critically.

"Superb!" answered the correspondent as they crossed the threshold into what was obviously the ballroom.

Several upholsterers were engaged in hanging tapestries and pictures, and adjusting furniture and ornaments. They paid no attention to the visitors. The apartment was lighted only by two French windows which opened on the court, and was already filled with shadows. Indeed, at the farther end—a matter of a hundred and fifty feet—it was so dark that the figures of the workmen were hardly distinguishable.

Yet, even in the gloom of the late afternoon, the costliness of the decorations, the rarity of the *objets d'art* and the richness of the furnishings could not fail to make an impression. It was a room designed to minister to a royal taste of luxury and splendor.

"Magnificent!" exclaimed MacVeagh under his breath.

"Yes, it is!" ejaculated Jordan. "Look at all this priceless stuff! And I got the whole thing for a mere song!"

MacVeagh would have given a considerable trifle to have known what Jordan considered a mere song; but he reflected that it was none of his business. At the same time he felt a strong temptation to impart to his host the secret of why, if the price had been small, it was so. The air was close with the stuffiness of rooms long unused, heavy with the odors of unaired upholstery, and thick with dust.

"God only knows whether we'll ever get the place really clean—with these Italian servants!" commented Jordan.

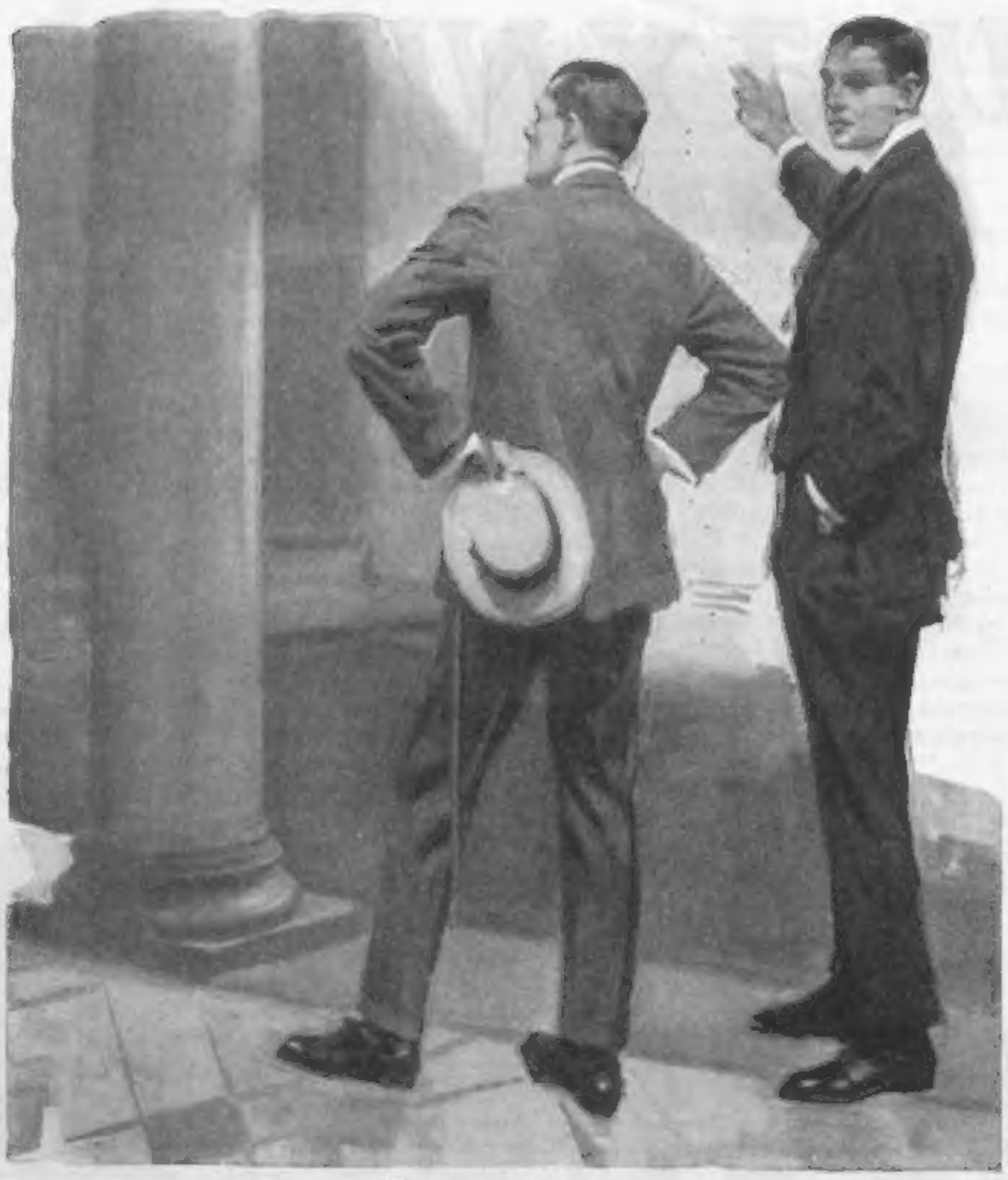
They walked through the bedrooms and dining room, and then returned through the court to the entrance, where Mrs. Jordan was still standing.

"I'd intended coming round," said MacVeagh in parting, "to get an item for my weekly letter from Rome. As I recall it, the last occupant was Prince Lupino. May I ask through what agent you negotiated your lease?"

"There was no regular agent," replied Jordan, lighting another cigarette. "I heard of it quite by chance—through a fellow named Murdock. He arranged the matter for me."

MacVeagh with difficulty refrained from an exclamation of surprise. He had known Murdock for a long time, but had never associated him with transactions in real estate; in point of fact he had no knowledge of what Murdock's means of livelihood might be.

He bade the Jordans good night and went on his way, pondering the coincidence, or whatever it might be called, by which Evans and he had unconsciously discussed the situation that afternoon with the very man who was responsible for it. And it had been Murdock who had told them the inside history of the Lupino tragedy! What had led him to do so? A curious perversity? Mere bravado? Or simply a desire to talk to a fellow countryman?



"Rather Swell, Eh?"

Come to think of it, he knew nothing of the man or his associates. He was one of those nondescript wastrels who haunt the lobbies of the hotels and, if not there, may usually be found at one of the American bars. Rome is full of these denationalized wanderers. They seem to know everybody—at least by sight—but have no place in society and lead a day-to-day existence, nobody knows how.

Yet, though shabby, Murdock always seemed to have plenty of money. And then, as MacVeagh searched the morgue of his newspaperman's memory, he recalled the fact that the last person who had seen young Crawford, the rich American who had so mysteriously disappeared last year—fallen into a catacomb on the Campagna, it was supposed—had been Murdock, who was dining with him the night before.

Those who were in Rome during the winter of 1910 will recall that the social season was conspicuous, not only for its gayety but for the number of Americans who vied with one another in the elaborate character of their entertainments.

Chief among them were Emmet Jordan and his beautiful young wife. There was no question of their success from the date of the great ball with which they threw open Prince Lupino's long-abandoned apartments to the gay world. In addition to the glamour thrown about them by their immense wealth, the Jordans received considerable advertising from the fact that they alone seemed ignorant of the tragedy that had taken place in the Palazzo Vitali—and that had closed its doors until the advent of the Americans.

Moreover, Emmet Jordan, through the prodigality of his expenditures, soon acquired the reputation of being eccentric—which, when associated with money, always attracts the European. This was intensified when, about a week before the date set for the ball, it was positively reported that he had purchased from a jeweler in the Corso a pearl necklace of extraordinary beauty for the astounding sum of eight hundred thousand lire.

The name of the jeweler was not given; but, as there were only a bare half dozen pearl necklaces in Rome or Naples that could possibly be worth any such figure, speculation was rife among the aristocracy as to which of their number had parted with a hereditary heirloom, either from necessity or by inducement.

Mrs. Jordan, it was said, would wear the bauble for the first time at the ball; and as it was known that Jordan had contracted for decorations and an entertainment to cost fifty thousand lire, and that the Duke and Duchess of Aosta had signified their intention of being present, society waited breathlessly for the evening to arrive.

Though everybody else in Rome was fully aware that her husband had bought her an eight-hundred-thousand-lire necklace, Helen Jordan did not know it. Nobody wanted to step up and say: "I hear your husband has given you a necklace—let's have a look at it"—any more than he would have wished to intimate to her that she was living in an apartment upon which some one had cast the evil eye.

And so it was with the intention of giving his wife the most delightful surprise of her life that on the morning of the day of the ball Emmet tiptoed into her bedroom, holding the morocco box containing the necklace in his hand. She lay fast asleep among the embroidered pillows, one arm thrown palm upward on the coverlet, her lips slightly parted.

Jordan's eyes dimmed. What a lovely creature she was! And what a lucky, undeserving fellow he was! Well, he was going to make her as happy as he knew how. He tiptoed nearer and leaned lovingly over the sleeping girl.

As he did so he observed that she looked wan and tired, and that there were black circles beneath the long, upcurling lashes. The sight made him anxious and disappointed, for he wished her to look her best for the evening. "I guess the necklace will make her look all right," he thought.

And taking it from its nest he laid it gently across the pink palm of her open hand. Helen Jordan opened her eyes; but the look that first came into them at sight of the pearls was not one of delight, but rather one of pain—almost of terror.

"Oh!" she half whimpered, turning away her head. "Not there!"

Her husband bent down and kissed her.

"Wake up, darling!" he said reassuringly. "It's only me! See what I've brought you!"

Instantly she caught hold of his sleeve.

"Oh, Emmet!" she whispered fearfully. "I'm so glad it's you!"

"What's the matter, little girl?" he asked soothingly. "Nightmares?" She nodded, smiling a little. "Well, here's a charm to drive them all away!" he said as he held up the glorious chain of pearls.

Her eyes focused themselves slowly on the necklace and she reached for it with an exclamation of wonder:

"Emmet! Darling! Is it really for me?"

"Why not, dear? Aren't they beauties?"

"But they're fit for a queen!" she protested. "Do you think I ought to wear them—just little me?"

"Of course, silly!" he retorted, kissing her. "Nothing smaller would do you justice. See, they are perfectly matched—thirty-eight of them; and not one that wouldn't keep an Italian count and his family in luxury for a year!"

"Oh, Emmet!" she repeated, the tears coming into her lovely eyes. "Just for me! Why, they must have cost a fortune! I'm almost afraid to wear them! Can you really afford to give them to me?"

"I can afford to give you anything that will prove my love for you—that will make you happy!" he replied.

"How good you are to me, Emmet dear!" she whispered; and then a shade crossed her face unobserved by him. "But do you—would you mind if I didn't wear them tonight?"

"Not wear them tonight! Why, I bought them for you to wear tonight!" he exclaimed, searching her face for a reason.

She turned her eyes away from the necklace for a moment and then sought his.

"I suppose you'll be very angry with me, Emmet; but I'd—rather not."

Jordan restrained his impatience like a gentleman. Ordinarily his wife was an exceptionally sensible woman.

"Why—of course—if you've a reason. But why on earth shouldn't you wear them—if you're ever going to wear them?"

"Emmet," she said softly, "I had a queer dream last night; and—and I don't want to wear the necklace."

"What was this dream?" he demanded brusquely.

He had no intention of having his plans upset by such things as dreams.

"I can't tell you," replied his wife; "that's the funny part of it. Some one was crying—some one who seemed to be very near me—in the room—by my bed. I could not see her—and I couldn't hear her, either—which made it all the stranger; but I knew she was crying."

"How?" he asked.

"Because her tears fell on the sheet and lay there, Emmet! just like these pearls!"

Jordan looked at her with an amused smile playing round his full lips.

"How interesting!" he remarked rather unsympathetically. "What did you have for dinner?"

Helen flushed. She knew the attitude he was going to take—the attitude of which that slight smile was the inevitable harbinger. He would tease her first; and then if she resisted him he would become angry. After all, it was a princely gift and she could not seem ungrateful; so she turned to him as cheerfully as she could—for she was really depressed—and said:

"Of course, dear, if you wish me to so very much, I will. Thank you a million times for them!"

And she put her arms round his neck and drew down his face to hers.

Strolling into the Café Nettuno for an ice that same afternoon about four o'clock, MacVeagh caught sight of Evans sitting alone at one of the little tables. It seemed as though he must carry with him that tall glass of greenish liquid, that omnipresent straw.

"Well," said the Sun man, "still sucking?"

"One of us is born every minute, I understand," answered Evans with an apologetic grin.

"Seen Murdock lately?" something led MacVeagh to inquire.

"Look here," answered Evans suddenly, "if you'll keep your mouth shut I'll tell you something."

"Sure thing!"

MacVeagh felt in his pocket for a match. Evans handed him one and rubbed the back of his hand across his lips. He leaned forward.

"Our threadbare friend discounted a draft on New York for eight hundred thousand lire last week!"

MacVeagh whistled.

"Drawn by Emmet Jordan?"

"You've got the man."

The two expatriates looked at each other intently for several silent minutes. "Cash?" inquired MacVeagh.

"Cash," returned Evans succinctly.

"Will you courteously inform me," requested the Sun correspondent, "who this fellow Murdock is?"

"Why ask me? You've lived in Rome seven years."

"Is that a circumlocution for a plea of total ignorance?"

"Don't know a single thing about him!" answered Evans blandly. "I always supposed he was an intimate friend of yours."

"Well," returned MacVeagh abstractedly, "perhaps he is—if he's got eight hundred thousand lire! Funny thing!" he added. "I thought he was a friend of yours!"

"Anyhow," remarked Evans cheerfully, "Jordan's got enough left to blow himself."

"Going to the ball?" inquired MacVeagh.

"No," answered the other. "The character of my business necessitates a certain degree of exclusiveness."

"Well," said the Sun man, "I'd give thirty cents to know who Murdock was acting for when he sold Jordan that necklace!"

"Bet you thirty cents you never will!" returned Evans. "Have a drink?"

"Yes, thank you—a real one!" acquiesced the correspondent. Evans cracked his fingers at a waiter. "And I'd give thirty cents more to know who the deuce Murdock is, anyhow!" he added, scratching the end of his nose.

By nine o'clock that evening all the preparations at the Palazzo Vitali had been completed, and Jordan and his wife went into the ballroom to view the achievements of the decorator-florist who had been put in charge. The somber apartment had been transformed into a house of flowers. Inside the entrance a bower of exotic trees and plants had been erected in which Mrs. Jordan might receive her guests, while at the other end was a raised platform for the orchestra.

It was the first time this room of state had been called into requisition since they had occupied the apartment, and they were well pleased with it. The odor of stale upholstery had been drowned in that of roses—the heavy hangings concealed by thousands of blossoms. The Jordans might suspect that the floor had never been properly swept, but this was not apparent to the eye.

Promptly at eleven o'clock the first guests began to arrive and soon the court was jammed with carriages. The Jordans had asked everybody they knew, from the American ambassador to little MacVeagh, the correspondent, the latter perhaps with an *arrière-pensée*.

By twelve the ballroom was crowded and the floor filled with dancers. MacVeagh, buttoning on a pair of tight gloves, pushed his way with some difficulty through the door. Mrs. Jordan had deserted her duties as hostess for a moment and was waltzing with a tall officer in uniform.

"Hello, MacVeagh! Glad to see you!" shouted Jordan, thrusting out a hand at long range. Then he struggled over and whispered: "I'll give you a list of the guests afterward."

"Oh, everybody's here—I can see them!" answered MacVeagh with a suppressed smile.

Jordan drew back to kiss the hand of an ancient marchesa and the correspondent elbowed his way gently forward to get a better view of the dancers. Beside him an old Neapolitan nobleman, the Duke of Veletri, who had lived fifty years in Rome, was viewing the scene sardonically. He had purses beneath his eyes and his yellow cheeks were wrinkled like an alligator's skin.

"*Buona sera, Eccellenza!*" said MacVeagh. "It is a beautiful sight."

The old gentleman rolled his eyes.

"A beautiful sight! A beautiful sight!" he growled. "It was just such a beautiful sight the night"—he bent over and whispered in MacVeagh's ear—"the night that Princess Lupino was murdered, eh?"

He blinked, and his resemblance to an alligator became more pronounced than ever. MacVeagh nodded deprecatingly and continued to work his way forward. Presently he was in the front row of onlookers. Helen Jordan swept by and he was conscious of a murmur of admiration from the throng about him. He felt a glow of satisfaction at the success of his fellow countrywoman.

And there was the already famous necklace! The dark green uniform of her partner made a perfect background for the tapering white neck, with its knotted rope of softly glowing pearls. It seemed to MacVeagh that he had never seen jewels of such size. Other celebrated necklaces there were in the room, worn by women renowned for their beauty and their lineage; but none had the luster, the spectacular quality of this row of royal gems.

If ever a necklace was worth the absurd sum of eight hundred thousand lire Jordan had been justified in paying that sum for this one. But whence had it come? With the jewelers of New York, London, Paris and—yes, of Rome itself—scouring the world for matched pearls, how could it have thus eluded them, only to be discovered by the casual glance of Emmet Jordan? Had some proud Roman matron, under the stress of stern necessity, seized the opportunity afforded by the millionaire's presence to part with the historic treasures of her house?

Instinctively MacVeagh turned to where he had left Veletri. The old duke was leaning forward; and, as his hostess circled back near him, he elevated a lorgnette and scrutinized both her and the necklace with intensity.

There was something fascinating to the newspaper man in the corrugated face of this ancient sphinx. What stories he could tell should he but choose! What strange secrets reposed in his shriveled breast! What was there of latter-day Rome's unwritten decadent history that he did not know—of which he had not been a part? Could MacVeagh have serialized him for the Sunday supplement, he could have run him for a year.

Mrs. Jordan and her partner swung toward the center of the ballroom and other couples closed them from view. MacVeagh was being constantly thrust forward by the newcomers who were swarming in. Already he was thirty feet from the door by which he had entered.

The throng on the floor was now so great that dancing was difficult; and MacVeagh, who did not dance, would have tried to escape had not to remain been part of his day's work.

Then, as he stood there, he saw, to his astonishment, amid the crowd at the other end of the room—near the place where Mrs. Jordan and her tall officer were circling in the waltz—an elegantly clad figure which bore a curious yet exotic similarity to the ordinarily waistcoatless Murdock. He grinned in spite of himself at the sight. The Emmet Jordans certainly were living up to the American standard of democracy! Yet Murdock seemed all right enough in the picture—and he had on pearl studs as big as grapes.

Suddenly a little scream was heard above the music of the orchestra. Something was happening there at the farther end of the room. Several men, including Murdock, had dropped on their knees and were making curious swimming gestures with their arms along the floor.

The music stopped short in the middle of a bar. MacVeagh thought at first that some one had fainted. Everybody seemed to be looking down. Then the officer who had been dancing with Helen Jordan stepped forward.

"*Con permesso—scusate—signori!*" (If you please, gentlemen!) he cried. "*La Signora Jordan ha spezzata la sua collana di perle!*" (Mrs. Jordan has broken her pearl necklace!)

(Continued on Page 53)

Suddenly a Little Scream Was Heard Above the Music of the Orchestra

GATCH & COMPANY

The Story of a Man Who Tried Again

By Edward Mott Woolley

ILLUSTRATED BY IRMA DÉRÈMEAUX

"You Lied! I Want My Money—and I Want It Darned Quick!"

MEDBURY MAYNARD touched me on the arm one night as I was leaving the store to go home.

"Phil," said he, "can you raise ten thousand dollars?"

As buyer of yard-goods for the New York department store of the Keystone Corporation I was drawing a salary of a hundred dollars a week; but I had been extravagant and my savings were only thirty-five hundred dollars.

"No," I answered—"unless you can put me in touch with one of those promoters who pick money off the trees!"

Maynard was also a buyer for the Keystone Store and not even so much of a capitalist as I; but he laughed.

"It ought not to be a great trick to turn ten thousand dollars!" he said. "The whole country is financed on credit. Suppose you and I and George Goodacre raise ten thousand apiece and buy out the little department store of Nostrand & Rafler, up on One Hundredth Street? They will sell at an inventory of sixty per cent of their cost, plus ten thousand for fixtures and good-will. Nostrand is sick and wants to quit, and Rafler is anxious to get into the manufacturing end. It's a big chance, Phil! We can clean up seven or eight thousand dollars apiece the first year on regular profits; and in addition we'll make a good stake out of the forty-per-cent discount on their stock! What do you say? Will you try to dig up ten thousand dollars?"

I did not see any way to do it at first; but that night I thought of the wholesale house of McHarg & Meiklejohn Brothers, down on Church Street. It was one of those rather rare houses that sometimes advance cash as well as credit; and I knew Joshua Meiklejohn personally.

The next day at lunchtime I went over to see him, put the proposition up to him and, somewhat to my surprise, got his promise to advance me sixty-five hundred dollars on my note, signed also by the prospective firm. With my savings, this would supply me with my quota of capital. Meiklejohn knew Maynard and Goodacre, as well as myself; he knew the Nostrand & Rafler store, and he saw no reason why we should not do well. He wanted a share of our trade and so was willing to be my banker.

I was going out, very much elated, when I encountered Maynard coming in. His jaw dropped when he saw me—for Med was bent on the same errand on which I had come. He had meant to try Meiklejohn for his own share of the capital; but since I had beaten him to it he had to look elsewhere. McHarg & Meiklejohn Brothers could not be expected to finance both of us—even on the firm's note.

Raising the Purchase Money

MAYNARD had a tussle getting his ten thousand together, but he made it at last. He borrowed two thousand from a couple of school teachers—who did not ask the firm's indorsement—and then he went out to North Dakota and succeeded, after four days of argument, in inducing his Uncle Ezra to loan him five thousand. Uncle Ezra had grown rich raising hogs; but he was wise enough to insist that the new firm sign the note. Maynard had three thousand dollars of his own; so now he was fixed out, like myself.

Goodacre came in easily, for his Baltimore brother-in-law advanced his entire capital in a chunk. He, too, asked for the firm's signature—and of course Maynard and I were glad enough to do this for George.

The partnership papers were drawn and the firm was called Maynard, Goodacre & Gatch—Gatch being my name. I got the tail-end on the flip of a coin. And, despite our rather high finance, the proposition looked good. The Nostrand & Rafler store was a going one.

To me the whole transaction seemed almost miraculous. Indeed, as I looked back on my career, I could hardly credit the things that had happened. I was still in my twenties, unmarried, and a foreigner—born in Germany, of humble parents who had reared eight girls and two boys.

You may imagine, then, that I was early on my own resources. I was apprenticed at fifteen to a small merchant in my native country, and I stayed there in his store three years. Here I acquired quite an intimate knowledge of the cheaper kinds of merchandise. Also I learned how to sell goods. But when I was eighteen years old an elder sister, who had gone to America, sent me a ticket and I came over in the steerage. When I landed I had twenty-five cents in my pocket. My sister took me to a little room on Ludlow Street; and after that I took care of myself.

On my third day in America I started out to get work—alone and unable to speak any English. I walked west on Fourteenth Street, but the names on the signs were so strange that I could not find courage to go in. Then suddenly, near Sixth Avenue, I saw a German name over a door. I walked in, found one of the proprietors, and proclaimed my abilities with merchandise; but the merchant only said to me in German:

"We have no use for a greenhorn!"

I was a greenhorn in those days sure enough, for I wore a dinky little derby, tight-fitting coat and trousers, and long pointed shoes. I was foreign all through. As I was going out I happened to see a piece of dressgoods fall to the floor in the outer aisle; and I picked it up, folded it and put it on the counter. To me this was instinct. The merchant saw me do it, called me back and gave me a job at the parcel-wrapping desk at three dollars a week.

I should like to tell you about my rapid rise and my evolution from a raw foreign boy to a fluent-speaking, well-groomed American buyer; but it is of my later career I have set out to tell. You can see, however, how strange it all seemed, now that I looked back over the few years since I landed in America. Here I was—an American business man of some consequence!

"It's a corking good feat in financiering," Maynard observed when the arrangements were finally completed for our full capital, "for us three chaps to buy out the Nostrand & Rafler store on an actual capital of less than seven thousand dollars."

"And we'll make it a corking merchandise proposition!" observed Goodacre.

We did have a fine foundation on which to begin. On the store's annual volume of sales of a hundred and fifty thousand dollars—excluding the business done by the rented departments, which aggregated about a hundred thousand dollars—it was reasonable to predict a net profit of fifteen thousand dollars. We calculated the minimum net return from these rented departments at seven thousand dollars. Thus the regular profits the first year, as we approximated them in advance, amounted to twenty-two thousand dollars.

That was not all, however. We had turned quite a trick, you remember, in buying that stock of goods at a sacrifice of forty per cent. At the time of our preliminary agreement with Nostrand & Rafler we roughly estimated the merchandise in the store at fifty thousand dollars—cost price.

"Boys," said Maynard, "we get this stock, say, for thirty thousand dollars. Of course in a stock of this kind there is bound to be some undesirable merchandise, and we can't count on selling all of it over our counters at full price. If we could we'd make twenty thousand dollars slick and clean out of the discount of forty per cent; but, even supposing we have to mark down a lot of the stuff, we can figure on making, say twelve thousand dollars' extra profit net on top of our regular earnings. With this twelve thousand dollars we'll reduce our capital indebtedness about one-half. It'll be easy enough, then, to get the balance extended. In a year or two we can have it all cleaned up and out of the way."

This looked like logic and the three of us shook hands all round.

"What darned fools we three fellows have been," remarked Maynard, "to stay all these years at the Keystone Store on salaries! No man ever yet got rich on a salary and we shall not."

"Hang me if I don't have a private yacht before I'm five years older!" prophesied Goodacre.

Profits Turned to Losses

WELL, it took about a week to get our banking connections established and the final papers ready. Meanwhile we three partners remained in our jobs at the Keystone department store downtown. We cleared away odds and ends of business and paved the way for our successors. Finally everything was ready for the inventory in the establishment we were about to acquire; so we kicked up our heels one night and found ourselves free—free to go and get rich a few miles to the northward.

That very night we took possession and put up a sign on the door:

Closed Three Days for
INVENTORY
WATCH THIS NEW FIRM!
Maynard, Goodacre & Gatch

When I Landed I Had Twenty-Five Cents in My Pocket

We had not been taking inventory more than half an hour that evening when Maynard came over to me at the dressgoods counter.

"Phil," said he with a hollow note in his voice, "that damned old cuss Nostrand has marked down and sold out the best goods in this store! He has left us only a junk heap—mere rubbish! And for this we are obligated to pay sixty per cent of its cost, which is more than it's worth today!"

I had already discovered evidence to this effect; so had Goodacre. We continued our inventory most of the night; but the further we went the more distressing became the dilemma. Meanwhile we had quite a set-to with old Nostrand himself. He was a leather-skinned, heavy-eyed man of sixty.

"Gentlemen," he said—and he said it truthfully—"our contract did not provide that I should stop selling goods in this

store pending your leisurely movements. When you were ready for the inventory I stopped selling. I am within my rights—no?"

"I'm damned if you are!" shouted Maynard. "Tomorrow we'll see about it!"

In the morning we went to our attorney; but he said he could not help us.

"That old skunk Nostrand was undoubtedly within his rights," he decreed. "You ought to have watched him. Legally he's all right; morally he isn't."

For a week Nostrand had been crowding all the really good stuff over his counters at bargain prices and now he was ready to dump the stickers on us. He had taken the cream and left us the skimmed milk. And we had no redress. We had paid five thousand dollars down to bind the bargain; and we could not get out of the deal without a lawsuit—which, no doubt, we should have lost in the end. Of course we made a row; but in the end we submitted.

"We might as well take the loss and be game about it," Goodacre advised. "We've got a good business anyhow, and we'll go to it."

Right at the start our prospective profit of twelve thousand dollars had gone glimmering away. The money that was to be applied on our capital notes had jumped suddenly out of our reach. It is not safe to make extensive plans on prospective profits—especially at the beginning of a business.

We had expected the Nostrand & Rafler stock to cost us thirty thousand dollars, you will remember. On this we had meant to pay about fifteen thousand dollars in cash, assuming the bills payable for the balance. Then, after paying for fixtures and good-will, we should have had five thousand in the bank for immediate working purposes.

Under the conditions on which we actually bought, however, we got only eighteen thousand dollars' worth of goods and paid ten thousand dollars cash down on them, assuming bills to the extent of eight thousand. Then, after paying for the fixtures and good-will, we had about ten thousand dollars left in the bank.

It was vitally necessary, however, to fill in our stock. The Christmas season was approaching and we could do nothing without the right goods; so we bought goods until we had merchandise in the store worth fifty thousand dollars at cost. In other words, we bought thirty-two thousand dollars' worth of stuff on top of the eighteen thousand dollars in stickers.

This initial merchandise we got mostly on sixty-day datings, so that we might keep our ten-thousand-dollars cash fund for current expenses. Under the normal sales we had calculated on—a hundred and fifty thousand dollars a year at retail prices—our expenses, we figured, should be about thirty thousand dollars for the year. This did not cover all the rent we paid—ten thousand dollars; but part of our space, you know, we sublet. It was our purpose to acquire these departments as fast as we could.

An Enthusiastic Start

YOU see we owed at the start forty thousand dollars for merchandise, all of which must be met within sixty days. In addition, expenses confronted us during that same period—extra heavy because of the holiday season—of at least ten thousand dollars. Theoretically the situation was not bad.

"Assuming that by extra efforts we can sell sixty thousand dollars' worth of stuff over our counters in the next three months," said Maynard, "we shall make a gross profit of about twenty thousand. To that we can add the net income from our rented departments—call it two thousand dollars. From this total of twenty-two thousand subtract our expenses—say, ten thousand—and we have a net profit of twelve thousand dollars. We ought to start the second quarter under fair conditions."

"Of course we can't expect any such profit as that during the second three months," observed Goodacre. "We've got to sell a heap of goods during the coming holiday season in order to make ourselves safe during the dull period afterward. If we can sell sixty thousand dollars' worth in the next ninety days—as Maynard estimates we can—I think we'll be on solid ground; but we've got to do that much at least."

"To do that means some strenuous selling," I agreed.

"And it means keeping down expenses to the limit," said he. "I, for one, am willing to cut my own drawing account to the quick. Fellows, I can live on forty dollars a week; and, by the gods, I'll do it! I'm the only married man of the firm too; and if I can live on forty a week you chaps can."

This was a big drop from a hundred a week—but I was game; so was Med.

"All right," I said; "we'll set our salaries at forty dollars apiece the first year. And I'll be satisfied, fellows, if we come out at the end of the year with the regular net earnings we figured on—seven or eight thousand dollars apiece. I'm willing to forget the extra twelve thousand we expected to make—and didn't."

We were sitting in our little partitioned office coop after the store had closed for the night, and I remember how Goodacre got up and faced Med and me.

"We'll make good!" he declared. "I stand ready to work my head off my shoulders in order to put this thing through. I'll work days getting the best results out of our salespeople, and I'll work nights thinking up ways to get more people to buy of us. Give me three or four hours' sleep and the rest of my time I'll dedicate to this business. Work! Why, I can do the work of four ordinary men—and I'll prove it!"

Med was on his feet too. "Confound it!" he bellowed—and he could bellow some, I assure you—"Confound it, I'm in the bandwagon myself!"

And we did work. I do not believe there were ever three partners who worked harder than Maynard, Goodacre and I. We were happy over it too; and for several weeks the only shadow we saw was the difficulty we had trying to sell the eighteen thousand dollars' worth of rubbish we had bought of Nostrand & Rafler. We kept marking it down, but it moved mighty slowly.

Then our confidential man—bookkeeper and cashier—defaulted and disappeared. He was short about six thousand dollars. Since he had come to us well recommended we had neglected to bond him; and thus we were out the full amount of his stealings. This was a tough blow; but Goodacre got back his grit first. It was impossible to keep him down long.

"Fellows, it means harder work!" he said. "It simply means that we've got to sell more than sixty thousand dollars' worth of goods the first quarter—and I believe we can do it!"

Yet in the effort to accomplish it there did not seem much we could do except plain, every-day attention to store details and to pleasing customers. We could not advertise except in a small way—by circular or special schemes; even if we had had loads of money the newspapers were too general a medium for our neighborhood store and therefore too expensive. We found hand-distributed literature of little benefit; posters did not help much; and a big mailing list campaign would have taken more time and money than we had at our disposal.

Our show-windows appealed most to Goodacre; and many a night he worked there until close to daylight in order to get novel effects and spectacular surprises; and he was always back at the store by eight o'clock in the morning.

This sort of thing told on his health and along in the fall he came down with a fever. One night his wife sent for me in a hurry and I found him walking the floor of his apartment with a pistol. He was delirious.

"Our Contract Did Not Provide That I Should Stop Selling Goods"

"Phil," he said when he saw me, "I am out gunning for customers! We've got to get customers or we're doomed! Go get your gun, Phil, and we'll drive 'em into the store like the cattle they are."

I got the weapon away from him and sent for an ambulance, and they took him away to a hospital. Here poor George Goodacre lay for many weeks in the throes of a desperate malady.

Business is not all cold figures. We were men—Maynard and I—and we took care of Goodacre and let the figures run as they chose. The high-priced specialists and other expenses of George's illness, and the support of his wife and baby, cost the firm twenty-five hundred dollars in cash; but worse than that was the loss of his services at a time when we most needed his virile genius.

On top of this we finally closed out the stickers at an aggregate loss of thirteen thousand dollars. Stuff that had cost us eighteen thousand dollars we sold for five thousand. And finally, to round off our disasters, a Wall Street disturbance made the season a bad one and we did not sell much over fifty thousand dollars' worth of goods in the first ninety days.

By the time Goodacre came back to us—a ghost of the oldtime happy George!—it did look, indeed, as if the house of Maynard, Goodacre & Gatch were doomed. Our net loss for the three months was about fifteen thousand dollars.

We were quite unable to meet the heavy merchandise bills as they fell due; and our creditors, at first restive, grew perniciously inquisitive. Of course they did not know that nearly all our capital was borrowed. It was common knowledge among the trade that the firm had given a note to McHarg & Meiklejohn Brothers for sixty-five hundred dollars; but none of our creditors knew anything about Uncle Ezra out in North Dakota, or about Goodacre's brother-in-law in Baltimore, or about the New York school ma'ams. With the exception of the sixty-five hundred it was supposed the firm really owned the thirty-thousand-dollars capital.

Misfortunes Multiply

WE HAD not thought it necessary to take the jobbers into our confidence, since we had expected to pay off half the capital debts with that twelve-thousand-dollar extra profit—the profit that had not materialized. And then we had kept pretty quiet about the shrewd trick Nostrand had worked on us. When you lose money through your own bad management it is never good policy to go round town telling people about it.

We got our credit at the jobbers', you perceive, partly because the firm of Nostrand & Rafler had been a going one; partly because we three members of the new firm were successful buyers for the Keystone Corporation; and partly, I am ashamed to say, through misrepresentation.

I am not going to dodge any responsibility; on the other hand, I mean to shoulder, in telling this story, whatever blame belongs to me. Yet, in misstating our real financial worth at the time we started in business, we were not actuated by dishonest motives. We were not crooks and we did not mean to swindle anyone. We looked at the thing in the light of business policy.

Meiklejohn and some of our other creditors let us alone, but others insisted that we must pay by the first of the month or go into a receivership!

Maynard, Goodacre and I talked the situation over; and Maynard declared that if only we could get thirty thousand dollars of fresh capital we could put the store on a solid basis and push it through to a big success. At first this did not seem possible; but Maynard went out and, through some of his acquaintances in the trade, got in touch with a man named Reynolds Mork. Mork had been a successful manufacturer, but was now retired. He had thirty thousand dollars of spot cash that he was willing to invest in a retail business, with the ultimate view of establishing his son in the enterprise.

Mork was cautious, however, and was unwilling to join our firm until he had spent several weeks in the store investigating us. So he came there to post himself. He consented, however, to pay off two or three thousand dollars of the most pressing of the bills, on condition that he could keep his fingers on our cash until he finally came in as a partner. The inventory was postponed until after Christmas, which was near.

In reality it was a good proposition for Mork. The store was selling, all told, a quarter of a million dollars' worth of goods a year, which meant, after we got our sails trimmed, an approximate profit of at least twenty-five thousand dollars.

For his thirty-thousand-dollar investment and his services as the financial man of the business, he would get about six thousand dollars a year as a one-quarter partner.

One thing, however, we did not tell Reynolds Mork. To be frank, we lied to him about our original capital. He did not know that the bulk of it was borrowed, and that notes were out signed by the firm. We did not see how it was possible to tell him without kicking over the whole deal. And then, of course, we had no intention of cheating him. We would pay those notes out of our own share of the profits.

That was our big mistake—the concealment of the capital debt! One day along came Maynard's Uncle Ezra, inquiring his way through the store to the office. He was like a picture out of a funny book—with his untrimmed beard, his Sunday coat with its scant tails, his trousers drawn tight over the tops of his boots, and his hybrid valise.

I do not want to dwell on that scene—the recollection is too painful. Uncle Ezra had sent to somebody in New York and made inquiries about us, and had learned that we were in tight straits financially. He was under the impression that his nephew was about to get out of the business and he had grown very suspicious.

The argument between Maynard and his uncle waxed uncomfortably warm; and finally, just as Reynolds Mork returned from lunch, the old fellow pulled out the five-thousand-dollar note.

"You ain't on the square!" he shouted. "You lied to me! I want my money—and I want it darned quick!"

And that note was signed not only by Medbury Maynard but by Maynard, Goodacre & Gatch.

This occurred in the midst of the final Christmas rush. Money was pouring in over our counters and Mork was having a demonstration of the worth of the business; but when he found out how we had hidden our capital indebtedness he refused to have anything more to do with us. He called us crooks.

"I'll take my money—all I've put into this concern—out of these Christmas receipts!" he declared. "Then I'll get out!"

That night was Christmas Eve; and we announced that we should keep open until the last customer was served. The people came to us in throngs. We did no credit business and they paid us money until our cash-drawers were full—and Mork stood guard in the cashier's office to prevent our taking out any of the funds; but we had no intention of doing this. Maynard, Goodacre and I were ready to quit. As for me, I was down in the blackest despair of my life. Life itself meant nothing just then.

By eleven o'clock the store was pretty well cleaned out. I was down on the main floor—we occupied two stories and the basement—when I got a whiff of smoke. It came up the stairs from the packing room below; and for a moment I saw it floating lazily in the air. Then, as I walked back rapidly toward it, I heard the cry of fire; and almost instantly a black, curling wave came up the stairs like a snake. I ran halfway down to the basement, where I saw a trail of crimson among the excelsior and paper.

Cleaned Out by Fire

RUNNING back to the main selling floor I raised my hands and shouted to the people to be calm and pass out quickly. Then I went to the foot of the stairway leading to the second floor and quieted the rush from above. The few customers and the clerks got out by the front doorway. I turned to follow them; but on second thought I decided to go upstairs to make sure that everybody was out.

The second floor was deserted; but as I went through the office I looked at the safe mechanically to see if it was closed. I found it locked, and apparently the books had been placed in it. As to the money I was sure Reynolds Mork had taken it before he left. I had seen him come down the stairs. Almost subconsciously I opened a drawer and felt inside. To my surprise I drew out a roll of currency. Somehow Mork had overlooked it in his hasty exit. It turned out to be more than two thousand dollars.

Then I was suddenly engulfed by such a volume of smoke that I was half strangled. The store lights were burning but I could see only two or three of them—red and feeble. I groped my way through the office and reached a fire-escape window—almost! Directly against it stood a heavy store fixture, placed there apparently to get it out of the way during the Christmas Eve rush. I could see it dimly in the pall.

The fixture was too heavy for me to lift, and the things I said were not things a man should say when he faces death. I remembered this and suddenly ceased my blasphemy; but for a moment I was tempted to stay there and die. In my frame of mind death seemed both logical and sweet.

"The Fact is, My Wife and I Have Decided Not to Go Into Business Just Now"

I do not believe I was cut out for a coward, for I crept on the floor the whole length of the store to a front window. For a moment I got a glimpse of people below and heard the clang of a fire-engine. Then back of me came the fire, from floor to ceiling—and that is the last I remember.

When I came to consciousness again I was in a hospital bed; and for months I stayed there. It was a long time before I could even read the lurid newspaper stories of my rescue, for I was horribly burned about the back and shoulders. Finally, after skin-grafting operations, I went to the home of a sister, who had married well and was living in upper New York; but I was penniless. I had turned over to the firm's creditors all of the two thousand dollars.

Our store had been well insured. The merchandise creditors and Mork got their money in full—for that big rush at Christmas had come just in time; but our thirty-thousand-dollar capital was two-thirds extinguished. The remaining third came back to us. My share—about three thousand dollars—went at once to McHarg & Meiklejohn Brothers, to apply on the note held by that firm.

Goodacre made a three-thousand-dollar payment on his loan, and Maynard divided the same sum between the two school teachers and his Uncle Ezra. The latter, in consideration of this payment, exchanged the firm's note for a new note signed only by Maynard. Through these settlements the outstanding capital obligations of the defunct firm were reduced to about ten thousand dollars.

I spent weeks looking for work. Then one evening at my sister's house I received a call from a young man named Edmonds—a retail drygoods clerk whom I knew well; but my opinion of him had never been good. He was a rather weak character—not dishonest, but listless and hesitating. Now, however, he put me in a difficult position, for he proposed that I go into partnership with him. His wife had inherited eleven thousand dollars and they wished to invest ten thousand in a little drygoods business.

I did not want him for a partner, but he offered to put up the money against my broader experience. To a man in my position this was a temptation hard to resist. I agreed. But I told him about the outstanding notes of my insolvent firm and I explained that I was personally liable. To get round this difficulty it was agreed that I remain a silent partner—ostensibly a salaried employee.

The next night Mrs. Edmonds came up with her husband and I figured the proposition out for them—just how we would finance the business and operate it from a money standpoint. I reduced all the expenses to percentages and drew a chart of the whole thing. And every figure I set down was based on a really conservative estimate.

No written agreement was drawn up. I had no choice in this respect. But the understanding was clear—I was to be a half-partner. And it was agreed that I was to do most of the preliminary work, such as finding a location and preparing the store for the opening.

After two weeks of hunting I did find a store that seemed ideal—in upper New York, not far from the ruins of my late enterprise. We got the store on a five-year lease in Edmonds' name. The rental was graduated, beginning at twelve hundred dollars and going up to fifteen hundred.

We put in the fixtures immediately. One night, before any goods had been bought, Edmonds and his wife came to the store while I was doing some tinkering with the shelves. The carpenters had just about finished the installation. I was alone in the place and in pretty fine spirits; I felt sanguine of success. I had learned my lesson. But the moment I looked at the Edmondses I saw that something was up.

"I want to have a talk with you," said Edmonds.

"I'm always ready to talk," I answered, "if the subject interests me."

"It does," said he; "and I suppose I might as well be blunt about it, Gatch, and have it over with. The fact is, my wife and I have decided not to go into business just now."

"Not to go into business at all!" supplemented Mrs. Edmonds.

This certainly was blunt enough. It came near knocking me all of a heap.

"I don't just understand," I told them. "Do you mean that you intend, at this late hour, to throw up the whole undertaking?"

Edmonds was white round the lips and his wife's eyes were very red. She had been crying, plainly enough. The only light I had was a lantern, but I could see that she was pretty nearly on the verge of hysteria. And now it was she who answered:

"It's my money, Mr. Gatch."

"And we've decided not to risk it in any business," added Edmonds. "My wife is afraid ——"

"And you're afraid too—you know you are, Dean Edmonds!" broke in the woman. "You're just as much afraid as I am! Didn't you say this morning that the business never would support us all? Didn't you say it?"

"Yes," he confessed; "I did. See here, Gatch, I agree with my wife that we did a foolish thing in agreeing to go into it. It's been worrying us a mighty lot—and we had better get out of it now before the money is gone. It was her grandmother's money, and we can't afford to lose it. I'm sorry, Gatch, but that's all there is to it!"

You can imagine that I was not in any angelic mood.

"I'm not so sure of that!" I got back. "I'm not so sure that what you've said is all there is to it! You and I have an agreement, Edmonds!"

"There isn't any agreement!" cried Mrs. Edmonds. "There isn't a single scrap of an agreement!"

A Visit to Goodacre's Brother-in-Law

THAT started the fuse; and for a few minutes we had an argument that was not sedate. I told them that an oral agreement was binding in law—and I told them other things.

"I have put in my time getting this location and getting things ready," I said; "and I am here on a definite arrangement. I am a partner and I have a tangible equity. If you don't recognize it the courts will. But all I want now is an equitable settlement—I don't want you for a partner, Edmonds! A fellow who is afraid of his shadow will never make a success. You'd better stick to your clerking. A man can't go into business without a reasonable amount of nerve and some fighting spirit. You've got to fight in business and you've got to engineer things; you've got to bridge troubles and cut new trails, and take knocks like a man. You'll never do it, Edmonds! You aren't built that way. But you've got me here and you can't throw me out of the window!"

Well, they accused me of being a sharper, and all that; and the affair broke up pretty warmly. At my sister's house that night I walked the floor until dawn, and when I finally went to bed I had hit on a mighty resolve: I would take that store and go on with it myself!

The next day I saw Edmonds and told him I would settle if he would transfer the lease to me and give me a bill-of-sale for the fixtures. He had put about seven hundred dollars into them. This he finally did; and thus I came into possession of a most desirable stand.

My sister was supplying me with pocket money, and now she loaned me enough to go to Baltimore for a day. In that city I called on Goodacre's brother-in-law, a manufacturer on Howard Street. He was rated at half a million dollars. I told him I wanted to go into business again and that I wanted to be released from my liability on the Goodacre note.

"It would be quite impossible for me to get credit with that note hanging over me," I said. "Our firm never should have signed it—for I believe the loan was purely a family affair between Goodacre and you. As an act of mere justice, will you not release me? I am legally responsible, but not morally."

We had quite a talk and finally he said to me:

"Gatch, you look at the matter from an inverted standpoint. I concede that the loan was largely a family matter

and on that account I am willing to release you; but, since you three boys did agree to stand back of the note, the moral obligation exists. Let us forget the legal obligation and consider only the moral one. I will get Goodacre to give me his individual note to cover the balance due and I'll destroy the present note. Thus you and Maynard will be free of the debt—legally free. Morally you will still be held. Now I am going to see what sort of morals you boys have. Of course I don't like to lose that money. Will you agree to pay it in case Goodacre doesn't—if ever you are in a position to do so?"

I did agree. He was right. And I want to say that I have found more generosity in business than out of it. Business does have a soul, despite what some men say to the contrary.

I went back to New York and saw Joshua Meiklejohn, to whose firm I still owed thirty-five hundred dollars, and asked him to give me the opportunity to pay it off in installments—for I wanted to go into business.

"Boy," said he, "I liked the way you acted when you turned over that two thousand dollars to your creditors. I believe you're on the square and I'll do what I can to help you."

Then I went to another jobber named Sims and unfolded to him a financiering plan I had been thinking about. It was not original, though I had not heard of its being worked many times. It is not an easy thing to get into business without capital, but men do it.

"Mr. Sims," I said, "I have absolutely no money; but I have the lease of a splendid location and I own the fixtures—paid for. I need, say, sixty-five hundred dollars' worth of merchandise. Will you be one of a number of wholesalers to sell me a first bill of goods on one year's time? If I can get five thousand dollars' worth of stock on a year's credit I will buy the remaining fifteen hundred dollars' worth on the usual commercial terms—say, seven per cent off ten days, sixty days' datings. On all goods I buy after those first orders at one year I'll accept the regular terms. I have figured it out, Mr. Sims, and I can make good in a year if I can sell twenty thousand dollars' worth of goods over my counters."

I showed him the calculations—adapted from the figures I had worked out for Edmonds. They were figures with no jugglery in them. They were honest, every-day figures. Sims knew the retail game as well as he knew the wholesale end of it. He had graduated from a department store. Now he went over my calculations with deliberation.

"They are correct," he said; "but at best, Gatch, figures are theoretical. The best men at figures often fall down in the performance. As a general rule, I should advise men not to go into business on any such scheme as this. In your case there may be some excuse for it. You are no tyro and your general reputation is good. You were tangled up in some unfortunate circumstances and your financiering was not first-class. If you have learned your lesson you'll make good next time. If you haven't you'll go under. I want to see you sell goods, for if you get on the right track I believe you can sell a big lot of them and prove a valuable customer for any wholesale house. We need customers who can sell goods and we want to encourage such men. I am inclined to take a chance on you, as you suggest, to the extent of a thousand dollars in goods at one year's time; but the whole problem hinges on this location of yours, Gatch, and on your ability to keep your expenses within the ratios you have set down on this paper."

"I am satisfied with the location," I said. "As to my expenses, I am prepared to stake my life on doing the thing. After all, Mr. Sims, why shouldn't I do it?"

"Well," he answered, "if I sell you this merchandise at a year's time I shall instruct my heads of departments to give you all there is in it, for I want you to make good profits—you must make good profits if you put this thing over. But come back in a day or two. Meanwhile I'll send one of my men up there to look over your neighborhood."

One of Sims' confidential men came up the next day and together we walked about the district. A little to the north of my store we heard the clatter of a steam riveter on the framework of an apartment house; a little to the south we saw the sign on another of these big structures—Ready for Occupancy December First. There were still many vacant lots in that part of the city, but unmistakable evidences were in the air. The people were coming.

"By George!" exclaimed Sims' man. "Gatch, I believe you are lucky! I'd like to have such a location myself. If you can't do more than twenty thousand dollars' worth of business during the coming year you aren't the merchant I think you are!"

I was ready for my opening about the middle of September, on a Saturday. On the plan I have outlined I got the five thousand dollars' worth of initial stock—nor were these transactions mere matters of personal friendship; they were business pure and simple. Of course the vital thing was my own individuality, or moral risk; but the houses that furnished me the goods on a year's time were actuated wholly by the belief that I should prove a good and profitable customer.

On that Saturday morning all the cash I had was about a dollar in change in my pocket—money my sister let me have for such trifling expenditures as newspapers and car-fare. So far as my brand-new business was concerned, it had not a cent of money. The safe—a small one that was part of the equipment released to me by Edmonds—stood empty and open.

Everything in the store aside from this equipment had been bought without any cash payment. My sister had offered to let me have a few hundred dollars for current expenses, but I had refused the offer. I was already too deeply indebted to her and to her husband for the heavy expense of my long stay in the hospital and for my living subsequently. I was firmly resolved not to go into debt any further than for the merchandise requirements of my store. Furthermore, I had set out to start in business without capital and I grimly determined to see the thing through.

(Continued on Page 38)

THE FOLLIES OF MRS. JOE

By Kennett Harris

ILLUSTRATED BY W. H. D. KOERNER

THE house was an eyesore. It was small, but larger than necessary; it had a superfluous porch and an extravagant number of windows, glazed expensively and decorated with costly Nottingham lace curtains; it was painted prodigally—a glossy white with green trimmings; and a foolish trellis, with clustering roses, ran along the south side of it. The barn, which was some distance away, looked, in comparison—well, it looked like a barn. That was one thing that made the house an eyesore and an offense.

Old Man Jupp grunted and spat disgustedly from a brown-stained, outshot underlip every time he passed by and took cognizance of the fact. Pliny Bolsover did likewise. Sile Kling said feelingly that it made him sick. Byron Snape, to express his resentment, used certain good old forcible English phrases that still survive in some sections of Missouri. Generally speaking Tarkio disapproved of the house; but these four were particularly bitter.

"You're Too Handsome the Way You are," Laughed Mrs. Joe

It was not only the house. The yard was calculated to excite the choler of any right-minded, plain-living citizen. It was fenced off—even from the truck patch—with pickets fronting the road and chicken-and-hog-tight whitewashed boards on three sides. It was gay with geraniums, nasturtiums, peonies and hollyhocks, in beds neatly bordered with bricks set edgewise; it had walks of clean creek gravel, a small lawn, shade trees and a lazy-bench. Joe Parsons spent hours fooling in that yard with rake and hoe and watering-can, when he might have been and should have been out in his fields doing something that would count.

Mrs. Joe sat out on the superfluous porch waiting for Joe to drive round with the wagon. A pleasing little person was Mrs. Joe, inclined to plumpness—just inclined—and with nice eyes and an abundance of soft brown hair. She wore a smart little hat and a big rose pinned at the bosom of her fresh white shirtwaist. She held another rose in her white-cotton-gloved hand and sniffed at it with an air of relish from time to time.

In a few minutes there came the sound of wheels and a wagon drawn by a team of shiny-coated mules drove up to the gate.

"All aboard!" called the tall, well-tanned young man who held the lines.

Mrs. Joe tripped down to the wagon.

"Did you put the eggs in, Joe?" she asked.

"Aigs is in," replied her husband, regarding her with solemn gray eyes that nearly always held a lurking twinkle. "Honey, you look as sweet as a peach!"

"Never mind about peaches," reproved Mrs. Joe. "Is that the butter crock under those sacks?"

"That's the butter," Joe answered. "Come round the nigh side where she's cramped." He leaned to her from the seat as she came and crooked a long arm, which she grasped with both hands. "Now!" he said, and lifted her in so quickly that her nimble feet hardly touched wheel-hub or wagon-box.

Then he shook the reins and the mules trotted briskly off townward.

"I had ought to have slicked up, with the company I got," observed Joe after a minute or two, with a deprecating glance at his clothes.

"You're too handsome the way you are," laughed Mrs. Joe. "Still ——"

She pinned the rose she was holding to his jumper and patted it. Then she pulled his ear and smiled up at him. He put his arm round her and gave her a hug that made her gasp for breath, and so they rode along, well content.

Old Man Jupp and Byron Snape were in Jim Allen's store when Joe and Mrs. Joe entered. Old Man Jupp was a wrinkled and unsavory little man, with eyes greenish in color and obliquely set, like a goat's in color and form. His beard of rusty gray and the occasional motion of his jaws on his customary quid strengthened the goatish suggestion. He farmed six hundred black acres beyond the Old Dutch settlement and was reputed wealthy.

Byron Snape was a close neighbor of Joe's—a freckled, broadfaced, unhealthily corpulent person of Bottomite kindred, a politician in a way, and a successful raiser of hogs.

Joe greeted them both cheerfully, though not cordially, and they responded sourly and surlily, each according to his nature. Mrs. Joe coolly ignored them.

Jim Allen came from the wareroom at the rear of the store and bustled forward to meet them.

"Howdy, Mis' Parsons!" he chirruped. "It's cert'n'y good to see you. Lookin' right peart—you are."

"That's what I tell her," grinned Joe. "She won't believe me, though. That ile stove's got in, has it, Jim?"

"It's in," replied the storekeeper. "Right smart of a contraption, seems like. Mis' Allen, she allows I've got to get her one. A kitchen won't get all het up with one of them. That's the idee, ain't it?" He wrinkled at Mrs. Joe amiably.

"The idee is that I don't have to split so doggone much stovewood," Joe explained. "It's to save me."

A snort was plainly heard from Old Man Jupp at the opposite counter.

"He's awful anxious to save himself," declared Mrs. Joe laughingly. "Let's go and see it, dear."

The three went back to the wareroom, and Old Man Jupp snorted again. Snape grunted sympathetically.

"Hear that?" demanded Old Man Jupp. "Ile stove! So's the kitchen won't get het up! Well, that's what a man gits for marryin' one of these yer high-toned pernicketty schoolma'ama."

"I hain't got no pity for him," growled Snape. "He brung it on hisself. Did you hear what Jim said? He'd have to get one for his woman!"

"Looks like Jim would have more sense," said Old Man Jupp.

They were interrupted by the return of Mr. and Mrs. Parsons and the storekeeper. Joe was sent out to the wagon to bring in the butter and eggs. Old Man Jupp and Byron Snape strained their ears to learn the price Allen offered for the produce. There had been rumors that Mrs. Parsons was getting five cents a pound more for her butter than the current market, and that even her eggs had an enhanced value; but Jim Allen was a lowspoken man and they were disappointed.

"Now you get what you want, honey," Joe directed. "I'll go round back and load in the stove and the ile."

"I Don't B'lieve I've Got More Than a Couple o' Hundred I Can Put My Hand On Jist Now"

Mrs. Parsons bought with the reckless extravagance that had become the scandal of the district—things that she could have got along without just as well as not; things that, in Snape's opinion, "she needed about as much as a hoptoad needs a tail."

The indignation of the two broke out afresh when Mrs. Joe had departed.

"I reckon she must 'a' spent the bigges' part of five dollars," Old Man Jupp surmised.

"Clost on to it," chuckled the storekeeper. "Well, these yer young married folks will be foolish. They get bravely over it after a while mostly; but I don't reckon Joe will. Right clever boy, Joe!"

"Co'se you'd say so," growled Snape. "Mush-headed looney, I call him. The poorhouse is where he'll wind up, an' I'll be plumb tickled to see him go there."

"Me too," snarled Old Man Jupp. "An' the sooner the better."

"Joe's got too much ambition for that," opined the storekeeper. "He's a right smart of a worker, an' he's done more with that eighty of his'n sence his pappy died than you-all have with twicet the land."

"That don't cut no figger," argued Snape. "'Tain't what a man makes—it's what he spends an' what he saves. I lay he ain't got enough ready money to wad a shotgun, with all he's put out on that house of his'n an' the fixin's."

"An' lookyhere, Jim Allen," Old Man Jupp broke in; "see what the effec' is of all this poppycock! I hearn you say a while ago that you was a-goin' to buy Mis' Allen a ile cook-stove. What put her in the notion she wanted one? Tell me that."

"Seein' the one Joe's wife got, I reckon," said the storekeeper.

"There you are!" exclaimed Old Man Jupp triumphantly. "That's the way it works. Wimmen folks is like a flock o' sheep. One butts through a fence an' the others is plumb bound to foller, no matter what. An' where's it a-goin' to stop?"

"That's what I say," Snape chimed in. "Where's it a-goin' to stop?"

That Messrs. Jupp and Snape had good reason to view with alarm the uxorious prodigality of Joe Parsons was evident from the behavior of their own wives. From the time Joe brought his plump little bride to the neat new house there had been mutterings of feminine discontent all along Tarkio a smoldering rebellion that threatened at any time to burst into a bank-balance-consuming flame.

It had spread as the inner glories of Mrs. Joe's home were displayed to curious callers. Fairfax itself could show nothing to beat the fixin's the young farmer had bought to make his woman's work easy. Pliny Bolsover had for years refused to throw good money away on an eggbeater for Mrs. Bolsover.

"What's the matter with a fork?" demanded Pliny. "It isn't the money," he declared; "it's the principle of the thing. Give a woman two bits for an aigbeater and the next thing you know she'll be wanting six bits for an aig-poacher; an' 'tain't but a step from that to a plush rocker in the kitchen to lop back in while she peels the 'taters."

Mrs. Bolsover was for a time silenced by this argument; but her inward conviction of its fallacy remained and was expressed with annoying iteration after a visit to the Parsons place.

Old Man Jupp, shortly after reaching home, incautiously mentioned to Mrs. Jupp the incident of the oil stove and the storekeeper's weak surrender to his wife's unreasonable demand. Mrs. Jupp, then engaged with a skilletful of sputtering salt pork, removed her corncob pipe from her mouth and wiped her perspiring brow with her apron.

"You-all are goin' into town again tomorrow, hain't ye?" she demanded, eying her indignant husband steadily.

"I aim to go with Rufe—yes," admitted Jupp.

"Then you tell Jim Allen while he's orderin' to order two o' them ile stoves—one for me. You hear me?"

"You're a-burnin' that there po'k," said Old Man Jupp.

"You order that there ile stove or you'll git worse than burned po'k!" Mrs. Jupp informed him. "An' while you're about it you can order me a new range like Joe's wife's got - a six-hole, with a b'iler on to the back of it for when the cool weather comes—or there'll be more'n po'k a-sizzlin'. I want the ile stove afore thrashin' too."

"Nothin' else you want?" queried Old Man Jupp.

"Them'll do to go on with," replied Mrs. Jupp, nodding. Her voice rose: "I've put up with this ol', cracked, burned-out contraption as long's I aim to. I allow it's about time I had suthin' fitten to cook vittles on. You-all cain't git along nohow 'thout your self-binder an' your ——"

Old Man Jupp retired to the porch and escaped the rest of it, but his heart was filled with bitterness and foreboding.

Byron Snape was more circumspect than his friend, but barely more fortunate. His wife was occupied with a pail of soapsuds and a scrubbing brush when he got home. She was a lean, sallow woman, with a nervous temperament, who despised the soothing influences of pipe or snuff-stick.

"Keep out o' here with them dirty feet o' yourn!" she snapped at him as he attempted entrance. "Don't you see the floor's wet? What you want in for, anyway?"

"I come for a drink," explained Snape.

"Go on out to the well an' git you one—an' take this bucket with you an' throw out the suds, an' fill it with fresh. I ain't done nothin' but tote water ever sence you been gone. Did you bring me that ile cloth?"

"I don't," Snape declared doggedly, "an', what's more, I don't aim to. I done told you that afore I started. A good board floor's good enough for anybody's kitchen."

"Then you scrub it from this on," said Mrs. Snape with decision. "I'm through goin' down on my hands and knees the hull endurin' time to keep the house from lookin' like a hawgpen. If Joe's wife can have ile cloth I can."

"Joe Parsons is a cussed fool, an' I hain't. That's the diffrunce," Snape roared.

"He's a good boy an' he knows how to treat a woman," Mrs. Snape defended with spirit. "If I'd married somebuddy like him I wouldn't be wore out the way I am. I see you pipin' the water from the spring into the house to save me steps! I see you ——"

Snape turned his back on her and began to walk away. Mrs. Snape, her black eyes blazing, hesitated for one instant and then hurled her pail of suds at him.

"There's your drink o' water!" she screamed.

Her aim was surprisingly good. The edge of the vessel struck her husband on the back of the head, knocked his hat off and deluged him with its contents. By the time he had cleared his eyes Mrs. Snape was standing in the doorway, a grim look on her face and a wet stub of a broom firmly grasped in her hands; wherefore the man proceeded to the large and well-appointed barn and, seating himself on the grain-bin, relieved his mind with a flow of earnest language. The day following he purchased a roll of oilcloth.

Old Man Jupp was in the store. He and Jim Allen, the storekeeper, were bent over a stove catalogue, spread open on the counter. Before Jupp and Snape left, Pliny Bolsover came in.

"Jim," he said to the storekeeper, "lemme look at one o' them newfangled aigbeaters."

As the fame of the oil stove went abroad in Tarkio the new servile revolt broke out alarmingly—sporadically, for the time, in little flickering tongues of flame that, beaten down, smothered and wet-blanketed in one place, quickened in another—often where it was least expected.

Jim Allen had little fits of chuckling to himself in the glazed cubbyhole at the rear of the store, where he did his bookkeeping. He took a malicious delight in recommending washing machines, patent churns, labor-saving, self-wringing mops, and the like, to the more conservative of his men customers. Sile Kling, for one, took these suggestions in such ill part that he made two trading trips to Mound City. Still, it is to be noted, Mrs. Kling shortly afterward acquired a new foot-power sewing machine, with a drawer full of glittering attachments.

Meantime Parsons continued his sure progress to the Atchison County Poorhouse, cheerfully unconscious of his growing unpopularity—or indifferent to it. The climax came at threshing time, when he sold a young steer to the Fairfax butcher and sent to St. Joe for a parlor organ.

The threshers were at Byron Snape's at the time. Threshing was still a coöperative affair; so, as the tidings of the iniquity was brought by Snape's hired man in the evening, it was imparted to each neighbor as he arrived in the morning, and had itself been pretty well threshed out in occasional intermissions.

A little before noon something in the threshing machine snapped. A shout brought the circling mules to a standstill and the machine men gathered to locate the trouble, while the sweating bundle-cutters, feeders and stackers, after a short pause, lounged from their posts to grateful shade, wiping chaff and dust from their crimson faces. Joe Parsons was the last to join the group and take his swig at the brown gallon jug.

Old Man Jupp took off his dust goggles and eyed the young fellow sourly.

"I hear tell you've done bought your woman a organ, Joe," he observed. "You must have more money than you know what to do with."

Joe grinned.

"That's what I allowed when I heard tell you'd bought a ridin' plow last week," he retorted. "I'm right fond o' music an' my laigs is tol'able good."

"More'n your haid is!" declared Snape uglily. "There hain't much sense the way you're actin', seems like to me. I'd go a little slow with organs an' ile stoves an' piped water an' sich, if I was you. I would."

"You cert'nly would," said Joe, the twinkle still in his eyes. "I hain't doubtin' that."

"'Tain't right, by jucks!" Snape exploded; and there was a murmur of approval from the group.

Joe glanced round, his grin slowly fading. Every red face was grim and frowning. Two or three of the men nodded solemnly. Orlando Wickham, a hairy and slovenly elder from the Gooseneck Settlement, spoke as one having authority.

As justice of the peace and president of the Gooseneck Lyceum he had a reputation as a speaker.

"That's so, Joseph," he said ponderously. "As friend Snape here says, 'tain't right! A man may claim he's got a right to do as he durn pleases in regards to sech matters; an', as a man, mebbe he has. As a individual, I ain't denyin' but what he has a right; but as a member of a c'mmunity he hain't got no right to do nothin' what's detrimental to other members of the c'mmunity—settin' 'em by the ears an' interducin' discord into fam'lies by puttin' notions into wimmen's haids. That's what I claim."

A hoarse chorus of assent arose.

"That's what I call sense," remarked Old Man Jupp.

Joe's grin had gone. At first it had been replaced by a puzzled expression; then his face set and his chest expanded with a deep indrawn breath, which he exhaled with a puff of disgust.

"Why, you pea-souled, flint-skinnin' ol' skeesicks!" he exclaimed. He swept the group with a withering glance. "A daisy outfit!" he continued. "Doggoned if you-all don't take the cake! Why—consarn your ornery thick hides!—do you reckon that because you're too stinkin' mean an' close-fisted to get your wimmen folks what they need an' got a right to have I'm a-goin' to stent my wife! I reckon not!"

One of the group detached himself with a leap that brought him face to face with the indignant young husband. A Jupp he was—a six-foot, brawny Jupp in his prime, with a reputation as a rough-and-tumble fighter; a Jupp who had also suffered by the introduction of discord into his home; a Jupp, ferocious, formidable, unappeasable, and one who wasted no words.

He made a tremendous circular swing, with bent arm and massive fist—a bonesmashing blow of irresistible might, with nearly two hundred pounds of rage-enforced muscle and sinew behind it and Joe's offending jaw directly within its whizzing arc.

Joe was not scientific, but instinct and natural agility sometimes serve equally well. A professor of the art could not have sidestepped more neatly. Half turned by the impetus of the unchecked blow, big Jupp presented his cheek broadside to the smiter. Joe smote. It sounded like a hickory maul landing on a wedge, and the thud of Jupp's body on the dusty, trampled ground followed as quick as an echo.

Joe waited, a new kind of grin on his face. Old Man Jupp raised his brawny relative to a sitting posture, but beyond that the fallen champion was clearly disinclined to move.

"Anybuddy else?" inquired Joe, grimly pleasant.

Pliny Bolsover took an undecided half step forward; but, meeting Joe's eye, he became suddenly solicitious about Jupp's condition.

"I'm still here; but the air ain't good an' I don't propose to stay longer than nec's'ry," Joe suggested. "Now's your chance to make me take it all back."

The invitation was coldly ignored; whereupon the challenger laughed shortly and, vaulting the stake-and-ridered stack-yard fence, strode homeward.

"Honey," he said to Mrs. Joe at dinner, "what do you reckon ought to be done to a feller that brings discord into his neighbors' happy homes an' puts fool notions into the wimmenfolk's haids—kind o' sort o' stirs up a c'mmunity that aims to be let alone?"

Mrs. Joe looked at him keenly and, after a short period of reflection, got up, took his cheeks between her plump little hands and kissed him.

"I allow it's suthin' different from that," grinned Joe. "Whatever it is it's a-goin' to be done—or somebuddy's a-goin' to bust his galluses."

Almost at the same time Old Man Jupp observed to Byron Snape that there were more ways of killing a dog than choking it to death with butter.

"But a right smart chance of dawgs has been fixed thataway," he continued, with his goatish leer. "Come on out to the barn an' we'll hold a caucus on it."

Pliny Bolsover joined the conference; so did Sile Kling and Orlando Wickham.

The younger Jupp sat on the grain-bin rocking two loose teeth with his forefinger as the elder outlined his plan. Snape made an objection.

"I ain't a-goin' to sell at that figger," he said. "I aim to get forty-five dollars an acre for that eighty from Ed Triggs the grainbuyer. He's sot on gettin' it. If I hadn't got him mad he'd 'a' bought it along this spring; but he'll get bravely over that, I reckon."

"The price don't cut no figger," said Old Man Jupp. "Joe can't pay it the way I'll fix it, and you can bid it in on foreclosure. I'll take my share of the resk if you-all want to take yours; an' I'll advance the money and resk the intrust on that."

"Seems like that's fair," Pliny conceded. "But he's apt to meet them notes. He's made good money this summer with his berries an' his apple crop's a-goin' to bring more. Seems like he makes money on ev'ry plague-taked thing he raises! I hearn tell he don't propose to sell a ear o' corn—allows he's goin' to put it all in them fancy shoats."

"He'll need ev'ry blamed cent he makes the way he's fixed now," said Old Man Jupp confidently. "If he had sense he wouldn't; but he ain't got a lick. Listen!"

He lowered his voice and a grin spread slowly round the circle as he spoke. The younger Jupp swore. The smile hurt his face.

"All hunky if he wants the land," he said.

"He wants it," said Snape. "He come to me a week ago about it—sorter smellin' round. I didn't give him no encouragement. He wants it."

"Then you git right after him!" commanded Old Man Jupp. "Now we'll go see whether they've fixed that blamed machine."

A week later Joe met Snape in town and the corpulent hograiser shook hands with him in his best campaign manner.

"What are you runnin' for, Byron?" asked Joe, somewhat surprised. "Ain't no special 'lection for nothin', is there?"

"Bound for to have your joke," Snape smiled oilily. "No, there ain't no special 'lection; but that hain't no reason why neighbors shouldn't be neighborly. I'm right sorry that fuss come up at my place an' I don't know but we-all was a little brash. 'Twan't none of our business, I reckon, what you wanted to get for your woman. I was tellin' Old Man Jupp so an' he feels the same way about it."

"Sho!" said Joe, his gray eyes twinkling. "Well, there ain't no man aims to be neighborly more'n what I do, Byron. We won't say no more about it. How'd them oats of yours come out?"

"Not more than twenty-eight bushel, the way I figger," Snape answered gloomily. "I reckon I'd done better to put that field into co'n. Way it is, I got too much land—more'n I can tend to. I don't know but what I'll let you have that eighty, Joe, if you're still in the notion of buyin'."

Joe shook his head.

"I didn't have no notion o' buyin' nohow," he said. "I told you I hadn't. I was just a-wonderin' what you'd take for it; but shucks! I couldn't buy."

"I'll make the price right," said Snape. "Forty's the least I ever allowed I'd take for that land, but I'll let you have it for thirty. I've been offered more than that. It's givin' it away—a plumb gift; but, bein's we're neighbors——"

"It wouldn't never be worth that much to me," Joe objected. "No; I reckon you'd best let somebuddy else have it for thirty-five. Well, I've got to be movin' along."

"Me too," said Snape with equal indifference.

Joe chuckled softly as he walked away. As he passed the Drovers' National Bank he saw Old Man Jupp seated by the window in the compartment known as the sweat box. Winkelhopf, the cashier, was with him and both waved a greeting. Old Man Jupp's grin was particularly genial. Nothing could have been more friendly than the way he waved.

"He'll be kissin' his hand to me the next thing!" Joe soliloquized. "I reckon he's taken a likin' to me after all."

The next day, as Joe was repairing a weak place on his north-line fence, Byron Snape casually sauntered up.

"I'm right short on rails," Joe complained, after some desultory conversation. "I reckon I'll have to take an afternoon off and go to Gooseneck for a load."

"If you had the timber that's on that eighty you wouldn't need to," Snape suggested. "Dog me if I can see why you don't jump at the chance I'm givin' you!"

"My joints is right stiff," Joe answered. "I cain't even climb—let alone jump—as high as twenty-five an acre."

"Thirty was what I said," corrected Snape.

"You might as well have said fifty," Joe chuckled. "O' co'se that timber would—— But 'tain't no use talkin'."

"Not if I say twenty-eight?" Snape urged.

"Don't waste breath," said Joe. "You're a-gettin' right pussy these days and you need all you've got."

"Twenty-five, then—doggone you!" Snape consented.

"If I had the money ——" Joe hesitated. "But I don't b'lieve I've got more than a couple o' hundred I can put my hand on jist now."

"I'd want five hundred down anyway," grumbled the other. "I'd be willin' enough to let the balance go on time, though. By Jiminy, Joe, I lay Old Man Jupp would loan you what you need! He was askin' me the other day if I didn't know where he could put out a few hundred at ten per cent. I'll see him if you like."

"All right," Joe said grudgingly. "I'll study it over an' see what the wife thinks about it."

Mrs. Joe thought well of it, it seemed. Old Man Jupp was tickled to death to have the opportunity of accommodating a fine, hustling young chap like Joe—so Snape reported.

Accordingly there was a business session of some length in Fairfax—a visit to the courthouse; another to the bank; and when all the documents were duly signed, sealed and delivered the Snape eighty was Joe's property, slightly encumbered with a first and a second mortgage and their tails of neatly executed notes.

From the sidewalk Old Man Jupp and Byron Snape watched Joe and Mrs. Joe driving away; and as the wagon topped the hill they turned triumphant and beaming countenances, one on the other. Snape slapped Old Man Jupp on the shoulder—Old Man Jupp dug his skinny elbow into Snape's ribs.

"You're sure it's all right, Joe dear?" asked little Mrs. Parsons somewhat anxiously.

Her husband smiled and patted her reassuringly.

"Sho! Yes, honey," he replied. "Co'se it's all right." He looked at her solicitously. "Sure this trip hain't turin' you, sweetness?"

"Big goose!" laughed Mrs. Joe.

Joe met his first interest notes promptly; but as time went on he began to acquire a worried expression, though it was observed he by no means curtailed his expenditures. Then Old Man Jupp's first note matured. A hundred and fifty dollars and interest was a pull. Joe admitted it to Mr. Jupp, whose kindness even led him to suggest an extension of time.

"I'm a family man myse'f, Joe," he said. Nevertheless Joe paid.

Snape was equally considerate and friendly. His inquiries as to how everything was going up at the house were tinged with real anxiety.

Then came a big event. One day Joe appeared in town with a radiant face; and, after visiting Jim Allen's store, the drug store and other places of resort, he drove back home at a breakneck pace. That day and for some days thereafter the proprietors of the establishments mentioned dispensed cigars to their men customers, observing that they were on Joe Parsons.

"A boy up to his house! Joe's a-steppin' high. Them ain't no campaign seegars, either."

(Continued on Page 45)

"Now's Your Chance to Make Me Take It All Back"

FURNISHED UP TO DATE

Smart Art in Modern Homes—By Corinne Lowe

ILLUSTRATED BY PETER NEWELL

Get Anything From a "Bloomin' Heathen Idol" to an Old English Lantern

"It Was All I Could Do to Keep the Place From Looking Like a Train Corridor!"

"Do You and the House Both Have to Have New Clothes Every Season?"

SUPPOSE that twelve years ago you fitted up your dining room in that Flemish Renaissance, with griffins and Cupids and leaves breaking through its barrier of oak; that your library was done in Mission style; and that your other rooms were overdone in Colonial furniture ranging from warming pans to chunky mahogany bureaus. Suppose that the drawing room was papered in gray, the library in red and the dining room in green; that white lace curtains screened your windows; and that brass bedsteads intruded their prophylactic length.

Suppose, in fact, that you considered your house furnished and looked forward to an undisturbed round of O. Henry, the evening papers and after-dinner cigars. Suppose that ——

Drop your feet from the fender, Mr. Business Man. Scatter the Wall Street section to the comfortable red rug. It is the voice of your wife rising above the guest towel on which she is doing the latest cross-stitch.

"Alcibiades!"

Not Alcy—full name—tones plunging down through a long silence that has been constructed, not merely happened. Heavens! Is it a new minaret tunic, or another of those hats with the prickly feathers?

"Alcibiades, we've got to have some new furniture!"

Well, you are just as indignant as she had expected.

"New furniture!" you gasp. "Why, we have new furniture. Not a scratch or a blemish on this—everything just as fresh as the office boy."

"But Alcy"— timidly—"fashions change, you know."

"Do you mean to say that you and the house both have to have new clothes every season?"

"Well, not every season; but ——"

"I'm not going to do it!" And, with that, you rise to your feet, assume the pose of a Roman senator and the jerky manner of a Roman candle. "It's a wicked and shameful age; and I, for one, am going to accept no part in its extravagance."

The Black Walnut Days of the Eighties

FAIRLY choked with virtue you sit down. There is a long silence; and finally, from the tail of your eye, you look over at the bowed head of your wife. She knows what to do with that moment and there is a sudden staccato of tears on the latest cross-stitch.

"I don't care, Alcy," she sobs, "our furniture is all out of fashion. Only the other day Maisie Oliver asked me how we could possibly eat off that terrible Flemish-oak table. And as for Colonial—everything's English now. Oh, I'm just ashamed to have anybody come into this house nowadays."

It is thus that the opening wedge is entered. Two months after, you have been pried from your Flemish Renaissance, your lace curtains, your brass bedsteads, your feverish wallpapers and your Colonial warming pan; and, with the aid of a professional decorator, you are furnished up to date. You may stay that way five years or you may stay ten; but be assured that some day the tide of fashion is going to bear away all that you now hold precious.

There are, in fact, frequent and decisive changes in household decoration; and if you are not prepared to accept the fact look over the history of furnishings from the year 1885. Just about that time we were emerging from the gloomy horsehair and velvet upholstery, the curlicued walnut bedsteads and bureaus, and the lugubrious hangings that eclipsed our homes during the Civil War and for some years afterward.

During this period highlights of atrocity were thrown on the scene by crocheted tidies, plaques and piano covers handpainted by Aunt Minnie, silver ice-pitchers, black-walnut whatnots, bronze groups of domestic felicity in which figured ladies in basques and gentlemen with burnsides, and funereal steel engravings with a little line of red plush between them and their massive gold frames. Small wonder, indeed, that after a while there came a reaction!

"We can't invent beautiful styles in furniture any more than we can make up a nice cathedral pattern," tacitly agreed the arbiters of 1885; "so why in the world don't we just copy the exquisite styles of other times?"

"Warming Pans!" Shivers He. "Not One in the Place!"

We did this. We started on our adoration of the antique, and for years garrets and auctions were importuned for Windsor chairs, high-poster bedsteads, squatty lowboys, folding-top tables and other signs of returning sweetness and light. All over the land there went up a petulant murmur of "Oh, why didn't father and mother keep their old-fashioned things!" And, for the benefit of the bereaved, furniture manufacturers went back to the times when we threw the tea into Boston Harbor.

In those first days of our ardor all we asked from our new-old possessions was a sneeze of dust. The collector of twenty years ago generally started her emancipation from curlicues by going out and buying a warming pan and a spinning wheel. Then she added a Martha Washington sewing table and a few old blue coverlets, and beamed at the congratulations on her artistic taste.

The Passing of the Colonial

ALAS for those guileless strivings of yesterday! For today Colonial furniture is out. The mossy marbles rest on those pudgy bureaus; lichens are growing on the spinning wheel; and the warming pan cannot maintain a high-enough temperature for the modern decorator. To know the worst regarding this phase of antique-itis, listen to the tolling accents of the fashionable Madison Avenue antique dealer. "Warming pans!" shivers he. "Not one in the place! Of course you might find them in the Fourth Avenue shops."

One is commenting on his tone—that of a Bourbon duke speaking of a Napoleonic noble—when he settles down to rigid dogmatism.

"As a matter of fact," he continues, "Colonial furniture has, to a large extent, gone out of style; and when I say Colonial I mean particularly those clumsy pieces made from 1820 to 1840. Few of our wealthy patrons buy it, and those who now have it on hand are studying how to unload their stock. Sometimes they chuck it into a summer cottage—sometimes they sell it; but the favored method is to give it to an upper servant when he marries."

"But the middle class still uses it?" one persists.

He shrugs off the middle class.

"Ah, yes; because it is comparatively cheap both in original and reproduction. Also, there are undoubtedly many wealthy people who have really fine things in Colonial and who won't be fussed by any advanced notions in decorating. Still, you've got to remember that there are fads in furniture and that there are always new things in antiques."

"And we are now?"

"On the crest of the English wave," replied he promptly. "Everything pretty much is eighteenth-century English, and what isn't that is either Jacobean or Queen Anne. Even early Victorian is now being adapted and used by many of our fashionable importers. The fact of it is, a period style only seems to last until it has been taken up by the big hotels."

Right here, for the benefit of those who have not studied up on English-period furniture, we interpolate a

few words. Jacobean is the term covering those massive pieces of parched oak used from the reign of James I up to the year 1700. About that time the cabinetmakers left their oak and commenced to whittle out furniture in walnut, which wood is noted constantly throughout the reign of Queen Anne and of William and Mary. Then, after that, Chippendale!

Mr. Chippendale did—in the language of the street—start something. He tuned up in mahogany, opened the backs of chairs, played round with Chinese fretwork, curved sideboards and dressing tables, and founded what is known as the Golden Age of Furniture. Incidentally he achieved the golden age of the modern antique dealer, who now sells his more or less genuine Chippendale chair for anything from one thousand to four thousand dollars.

The successors of Chippendale were Heppelwhite, the Adam brothers and Sheraton—all of whom fairly punned and rhymed in wood. Not only to mahogany did they confine their activities. Those exquisite curving pieces appear in satinwood inlaid with tulip and pear woods, and many of the finest examples introduced handpainted medallions and garlands. Hardly, too, was there an article of furniture that Chippendale and Company did not touch; and mirrors, knifeboxes, andirons, firescreens, footstools—even birdcages—bear witness to the graceful fancy of those eighteenth-century furniture poets.

To understand the differences that characterize the four great cabinetmakers of that time, we have to give up not only business but golf. Most people get along very nicely by remembering that Chippendale was fond of the ball-and-claw foot and the chair back with a bowlike top; that Heppelwhite specialized on round and shield-shaped backs; that the Adam brothers ran to cane, acanthus carvings and handpainted medallions; and that Sheraton set down his chairs and things on legs as thin as a Pomeranian's. This much may be picked up from the furniture advertisements of today, which simply bubble with illustrations and talk about either Jacobean or eighteenth-century English.

Naturally enough the originals of these English periods are far beyond the reach of most incomes. That does not matter, however; for so greatly do we hanker after English furnishings that we prefer reproductions of these to originals of the Colonial furniture. Yes, after our previous twinges of Flemish and Italian Renaissance, of Dutch marquetry and of Colonial solidity, we are laid up with Anglomania; and who knows when we may so far recover as to sit up and sip the broth of a new antique!

"That dreadful overdone Flemish Renaissance, with its wood crisped up into leaves and things—no; that was all right twelve years ago, but we hardly ever sell a piece now. Chinese Chippendale? Um!—not so good as it was last year; then everybody was going in for it. No; we see a little falling off in lacquer things. Rather carried to extremes, that lacquer has been. Yes; we're getting over the Jacobean craze to some extent."

Thus the manufacturer and dealer in furniture during the year 1914; and thus, above all, the modern decorator.

Speaking of this last-mentioned functionary, most of us can remember the reverence with which we held that citizen of our town who got a decorator on from St. Louis to do his new house. In those simple days hardly any house was "done." We simply got a flock of upholstered furniture and lace curtains and rose-covered wallpapers, and set them down in our rooms. Today—why, bless us, our furniture has all got to be shepherded by a professional and we ourselves follow along with sheeplike docility! What, indeed, do the most of us understand about periods and backgrounds and making the color live?

There are decorators scattered all over the country, and in New York they are as thick as tomato purée. If, however, you cannot afford the services of the private establishment the department store from which you purchase your furniture is only too glad to extend to you the right hand of its decorating bureau. Failing this expedient you decorate by mail and look at the household magazine, fifth page, last column, for a reply to those wistful inquiries: "How shall I paper my guest room—northern exposure?" "Would you use blue chintz to drape the fourposter in my great-aunt's boudoir, provided the radiator is hidden by a green screen?"

Naturally enough the professional decorator has an active mind and sees to it that no kind of furniture ever becomes a confirmed habit. Tremble in before the famous New York professional and hear the latest theories on household art.

"The most pronounced tendency of the day," says she, rising from the wing chair in front of the fireplace and beckoning you to an adjacent one of black lacquer, "is to provide throughout adjoining rooms a background of the same color.

"Formerly, you know, our houses were perfect crazy-quilts—one room was a patch of blue; the next a square of red; and the last a cave of deep, murky green."

"And what is favored for this general background?"

"Some neutral tint, such as putty color or light gray. Whenever it is possible, paint is used on the walls in preference to paper—it's very much softer in effect, you know—and the woodwork is generally white. Delicate moldings and panels have done away with the intemperate use of pictures, and the whole trend of the times is toward the restful and suppressed.

"Now that you have provided your neutral background," she continues enthusiastically, "you afford variety by the use of different-colored draperies in each room. These draperies, however, are not selected at random. They are colors that harmonize; and they are generally held together, as we say, by some central bit of decoration.

(Continued on Page 57)

THE GOLDFISH

Morals and Money

ILLUSTRATED BY F. R. GRUGER

If I Wanted a Favor I Always Asked Exactly What It Was Going to Cost—and I Always Got the Favor

THE concrete evidence of my success as represented by my accumulated capital—outside of my uptown dwelling house—amounts, as I have previously said, to about seven hundred and fifty thousand dollars. This is invested principally in railroad and mining stocks, both of which are subject to considerable fluctuation; and I have also substantial holdings in industrial corporations. Some of these companies I represent professionally. As a whole, however, my investments may be regarded as fairly conservative. At any rate they cause me little uneasiness. My professional income is regular and comes with surprisingly little effort. I have as clients six manufacturing corporations that pay me retainers of twenty-five hundred dollars each, besides my regular fees for services rendered. I also represent two banks and a trust company.

All this is fixed business and most of it is attended to by younger men, whom I employ at moderate salaries. I do almost no detail work myself, and my junior partners relieve me of the drawing of even important papers; so that, though I am constantly at my office, most of my time is spent in advising and consulting.

I dictate all my letters and rarely take a pen in my hand. Writing has become laborious and irksome. I even sign my correspondence with an ingenious rubber stamp that imitates my scrawling signature beyond discovery. If I wish to know the law on some given point I press a button and tell my managing clerk what I want. In an hour or two he hands me the authorities covering the issue in question in typewritten form. It is extraordinarily simple and easy. Yet only yesterday I heard of a middle-aged man, known to be a peculiarly well-equipped all-round lawyer, who was ready to give up his private practice and take a place in any reputable office at a salary of thirty-five hundred dollars per annum.

Most of my own time is spent in untangling mixed puzzles of law and fact, and my clients are comparatively few in number, though their interests are large. Thus I see the same faces over and over again. I lunch daily at a most respectable eating club; and here, too, I meet the same men over and over again. I rarely make a new acquaintance downtown; in fact I rarely leave my office during the day. If I need to confer with any other attorney I telephone. There are dozens of lawyers in New York whose voices I know well—yet whose faces I have never seen.

My office is on the nineteenth floor of a white marble building, and I can look down the harbor to the south and up the Hudson to the north. I sit there in my window like a cliff dweller at the mouth of his cave. When I walk along Wall Street I can look up at many other hundreds of these caves, each with its human occupant. We leave our houses uptown, clamber down into a tunnel called the Subway, are shot five miles or so through the earth, and debouch into an elevator that rushes us up to our caves. Only between my house and the entrance to the Subway am I obliged to step into the open air at all. And I sit in my chair and talk to people in multitudes of other caves near by, or caves in New Jersey, Washington or Chicago.

I never take any exercise during the strictly working hours. Almost my exclusive gesture is that involved in taking the telephone receiver off its hook. For the rest I loll. I wonder if this is natural and healthful! I find I have strangely little appetite for lunch, and I am sure that a greater equality of mental and muscular activity would be desirable. In former ages all classes had busier bodies. Even kings are today more energetic than we cavemen of Wall Street. Certainly we were designed to lead far more active lives than we do—lives vastly fuller of fresh air. Louis XI used to be called "the human spider" by reason of his industry; but we modern office men are far more like human spiders than he, as we sit in the center of our webs of invisible wires. We wait and wait, and our lines run out across the length and breadth of the land—sometimes getting tangled, to be sure, so that it is frequently difficult to decide just which spider owns the web; but we sit patiently doing nothing save devising the throwing out of other lines.

We weave, but we do not build; we manipulate, buy, sell and lend, quarrel over the proceeds, and cover the world with our nets, while the ants and the bees of mankind labor, construct and manufacture, and struggle to harness the forces of Nature. We plan and others execute. We dicker, arrange, consult, cajole, bribe, pull our wires and extort; but we do it all in one place—the center of our webs and the webs are woven in our caves.

I figure that I spend about seven hours each day in my office; that I sleep nearly nine hours; that I am in transition on surface cars and in subways at least an hour and a half more; that I occupy another hour and a half in bathing, shaving and dressing, and an hour lunching at midday. This leaves a margin of four hours a day for all other activities.

Could even a small portion of this time be spent consecutively in reading in the evening, I could keep pace with current thought and literature much better than I do; or if I spent it with my son and daughters I should know considerably more about them than I do now, which is practically nothing. But the fact is that every evening from the first of November to the first of May the motor

comes to the door at five minutes to eight and my wife and I are whirled up or down town to a dinner party—that is, save on those occasions when eighteen or twenty people are whirled to us.

This short recital of my daily activities is sufficient to demonstrate that I lead an exceedingly narrow and limited existence. I do not know any poor men, and even the charities in which I am nominally interested are managed by little groups of rich ones. The truth is, I learned thirty years ago that if one wants to make money one must go where money is and cultivate the people who have it. I have no petty legal business—there is nothing in it. If I cannot have millionaires for clients I do not want any. The old idea that the young country lawyer could shove a pair of socks into his carpetbag, come to the great city, hang out his shingle and build up a practice has long since been completely exploded. The best he can do now is to find a clerkship at twelve hundred dollars a year.

Big business gravitates to the big offices; and when the big firms look round for junior partners they do not choose the struggling though brilliant young attorney from the country, no matter how large his general practice may have become; but they go after the youth whose father is a director in forty corporations or the president of a trust.

In the same way what time I have at my disposal to cultivate new acquaintances I devote not to the merely rich and prosperous but to the multimillionaire—if I can find him—who does not even know the size of his income. I have no time to waste on the man who is simply earning enough to live quietly and educate his family. He cannot throw anything worth while in my direction; but a single crumb from the magnate's table may net me twenty or thirty thousand dollars. Thus, not only for social but for business reasons, successful men affiliate habitually only with rich people. I concede that is a rather sordid admission, but it is none the less the truth.

Money is the symbol of success; it is what we are all striving to get, and we naturally select the ways and means best adapted for the purpose. One of the simplest is to get as near it as possible and stay there. If I make a friend of a struggling doctor or professor he may invite me to draw his will, which I shall either have to do for nothing or else charge him fifty dollars for; but the railroad president with whom I often lunch, and who is just as agreeable personally, may perhaps ask me to reorganize a railroad. I submit that, selfish as it all seems when I write it down, it would be hard to do otherwise.

I do not deliberately examine each new candidate for my friendship and select or reject him in accordance with a financial test; but what I do do is to lead a social and business life that will constantly throw me only with rich and powerful men. I join only rich men's clubs; I go to resorts in the summer frequented only by rich people; and I play only with those who can, if they will, be of advantage to me. I do not do this deliberately; I do it instinctively—now. I suppose at one time it was deliberate enough, but today it comes as natural as using my automobile instead of a street car.

We Try Not to See the Miserable Creatures Who Might Be Restored to Health for a Couple of Hundred Dollars

Place and Power on Sale for Cash

WE HAVE heard a great deal recently about a so-called Money Trust. The truth of the matter is that the Money Trust is something vastly bigger than any mere aggregation of banks: it consists in our fundamental trust in money. It is based on our instinctive basic belief that money rules the destinies of mankind. "Money is power," we say. "Money makes the mare go." We are stingy of our time because "Time is money."

Everything is estimated by us in money. A man is worth so and so much—in dollars. The millionaire takes precedence of everybody, except at the White House. The rich have things their own way—and every one knows it. Ashamed of it? Not at all. We are the greatest snobs in the civilized world, and frankly so. We worship wealth because at present we desire only the things wealth can buy.

The sea, the sky, the mountains, the clear air of autumn, the simple sports and amusements of our youth and of the comparatively poor, pleasures in books, in birds, in trees and flowers, are disregarded for the fierce joys of acquisition, of the ownership in stocks and bonds, or for the no less keen delight in the display of our own financial superiority over our fellows.

We know that money is the key to the door of society. Without it our sons will not get into the polo-playing set or our daughters figure in the Sunday supplements. We want money to buy ourselves a position and to maintain it after we have bought it.

We want houses on the sunny side of the street, with façades of graven marble; we want servants in livery and in buttons—or in powder and breeches if possible; we want French chefs and the best wine and tobacco, twenty people to dinner on an hour's notice, supper parties and a little dance afterward at Sherry's or Delmonico's, a box at the opera and for first nights at the theaters, two men in livery for our motors, yachts and thirty-footers, shooting boxes in South Carolina, salmon water in New Brunswick, and regular vacations, besides, at Hot Springs, Aiken and Palm Beach; we want money to throw away freely and like gentlemen at Monte Carlo; we want clubs, country houses, saddle-horses, fine clothes and gorgeously dressed women; we want leisure and laughter, and a trip or so to Europe every year, our names at the top of the social column, a smile from the grand dame in the tiara and a seat at her dinner table—these are the things we want, and since we cannot have them without money we go after the money first, as the *sine qua non*.

We want these things for ourselves and we want them for our children. We hope our grandchildren will have them also, though about that we do not care so much. We want ease and security and the privilege of not thinking whether we can afford to do anything. We want to be lords of creation and to pass creation on to our descendants, exactly as did the nobility of the *ancien régime*.

At the present time money will buy anything, from a place in the vestry of a swell church to a seat in the United States Senate—an election to Congress, a judgeship, or a post in the diplomatic service. It will buy the favor of the old families or a decision in the courts. Money is the controlling factor in municipal politics in New York. The moneyed group of Wall Street wants an amenable mayor—a Tammany mayor preferred—so that it can put through its contracts. You always know where to find a regular politician. One always knew where to find Dick Croker. So the Traction people pour the contents of their coffers into the campaign bag.

Until very recently the Supreme Court judges of New York County got their positions by making large contributions to the Tammany treasury. The inferior judgeships went cheaper. A man who stood in with the Big Boss might get a bargain. I have done business with politicians all my life and I have never found it necessary to mince my words. If I wanted a favor I always asked exactly what it was going to cost—and I always got the favor.

No one needs to hunt very hard for cases where the power of money has influenced the bench. The rich man can buy his son a place in any corporation or manufacturing company. The young man may go in at the bottom, but he will shoot up to the top in a year or two, with surprising agility, over the heads of a couple of thousand other and better men. The rich man can defy the law and scoff at justice; while the poor man, who cannot pay lawyers for delay, goes to prison. These are the veriest platitudes of demagogy, but they are true—absolutely and undeniably true.

We know all this and we act accordingly, and our children imbibe a like knowledge with their mother's or whatever properly sterilized milk we give them as a substitute. We, they and everybody else know that if enough money can be accumulated the possessor will be on Easy Street for the rest of his life—not merely the Easy Street of luxury and comfort but of security, privilege and power; and because we like Easy Street rather than the Narrow Path we devote ourselves to getting there in the quickest possible way.

We take no chances on getting our reward in the next world. We want it here and now, while we are sure of it—on Broadway, at Newport or in Paris. We do not fool ourselves any longer into thinking that by self-sacrifice here we shall win happiness in the hereafter. That is all right for the poor, wretched and disgruntled. Even the clergy are prone to find heaven and hell in this world rather than in the life after death; and the decay of faith leads us to feel that a purse of gold in the hand is better than a crown of the same metal in the by and by.

The man of wealth is protected on every side from the dangers that beset the poor. He can buy health and immunity from anxiety, and he can install his children in the same impregnable position. The dust of his motor chokes the citizen trudging home from work. He soars through life on a cushioned seat, with shock-absorbers to alleviate all the bumps. No wonder we trust in money! We worship the golden calf far more than ever did the Israelites beneath the crags of Sinai. The real Money Trust is the tacit conspiracy by which those who have the money endeavor to hang on to it and keep it among themselves. Neither at the present time do great fortunes tend to dissolve as inevitably as formerly.

Oliver Wendell Holmes somewhere analyzes the rapid disintegration of the substantial fortunes of his day and shows how it is, in fact, but "three generations from shirtsleeves to shirtsleeves." A fortune of two hundred thousand dollars divided among four children, each of whose share is divided among four grandchildren, becomes practically nothing at all—in only two. But had the good doctor observed the tendencies of today he would have commented on a new phenomenon, which almost counteracts the other.

The Fashion for Money to Marry Money

IT MAY be, and probably is, the fact that comparatively small fortunes still tend to disintegrate. This was certainly the rule during the nineteenth century in New England, when there was no such thing as a distinctly moneyed class, and when the millionaire was a creature only of romance. But when, as today, fortunes are so large that it is impossible to spend or even successfully give away the income from them, a new element is introduced that did not exist when Doctor Holmes used to meditate in his study on the Back Bay overlooking the placid Charles.

At the present time big fortunes are apt to gain by mere accretion what they lose by division; and the owner of great wealth has opportunities for investment undreamed of by the ordinary citizen who must be content with interest at four per cent and no unearned increment on his capital. This fact might of itself negative the tendency of which he speaks; but there is a much more potent force working against it as well. That is the absolute necessity, induced by the demands of modern metropolitan life, of keeping a big fortune together—or, if it must be divided, of rehabilitating it by marriage.

There was a time not very long ago when one rarely heard of a young man or a young woman of great wealth marrying anybody with an equal fortune. Such a marriage was actually received with disapproval, and still is in some communities. Today it is the rule instead of the exception. Now we habitually speak in America of the "alliances of great families." There are two reasons for this—first, that being a multimillionaire is becoming, as it were, a sort of recognized profession, having its own sports, its own methods of business and its own interests; second, that the luxury of today is so enervating and insidious that a girl or youth reared in what is called society cannot be comfortable, much less happy, on the income of less than two or three million dollars.

As seems to be demonstrated by the table of my own modest expenditure in a preceding article, the income of a single million dollars will not support any ordinary New York family in anything like the luxury to which the majority of our young people—even the sons and daughters of men in moderate circumstances—are accustomed.

Our young girls are reared on the choicest varieties of food, served with piquant sauces to tempt their appetites; they are permitted to pick and choose, and to refuse what they think they do not like; they are carried in motors to and from their schools, music and dancing lessons, and are taught to regard public conveyances as unhealthy and inconvenient; they never walk; they are given clothes only a trifle less fantastic and bizarre than those of their

mothers, and command the services of maids from their earliest years; they are taken to the theater and the Hippodrome, and for the natural pleasures of childhood are given the excitement of the footlights and the arena.

As they grow older they are allowed to attend late dances that necessitate remaining in bed the next morning until eleven or twelve o'clock; they are told that their future happiness depends on their ability to attract the right kind of man; they are instructed in every art save that of being useful members of society; and in the ease, luxury and vacuity with which they are surrounded their lives parallel that of the demimondaine. The social butterfly flutters to the millionaire as naturally as does the night moth of the Tenderloin. Hence the tendency to marry money is greater than ever before in the history of civilization.

Frugal, thrifty lives are entirely out of fashion. The solid, self-respecting class, which wishes to associate with people of equal means, is becoming smaller and smaller. If an ambitious mother cannot afford to rent a cottage at Newport or Bar Harbor she takes her daughter to a hotel or boarding house there, in the hope that she will be thrown in contact with young men of wealth. The young girl in question, whose father is perhaps a hardworking doctor or business man, at home lives simply enough; but sacrifices are made to send her to a fashionable school, where her companions fill her ears with stories of their motors, trips to Europe, and the balls they attend during the vacations. She becomes inoculated with the poison of social ambition before she comes out.

Unable by reason of the paucity of the family resources to buy luxuries for herself, she becomes a parasite and hanger-on of rich girls. If she is attractive and vivacious so much the better. She probably has some acquaintance among the smarter set which can be exchanged for desired invitations to do the things she wishes to do but cannot afford. Like the shopgirl blinded by the glare of Broadway, she flutters round the drawing rooms and country houses of the ultra-rich seeking to make a match that will put luxury within her grasp; but her chances are not so good as formerly.

Today the number of large fortunes has increased so rapidly that the wealthy young man has no difficulty in choosing an equally wealthy mate whose mental and physical attractions appear, and doubtless are, quite as desirable as those of the daughter of poorer parents. The same instinct to which I have confessed myself, as a professional man, is at work among our daughters and sons. They may not actually judge individuals by the sordid test of their ability to purchase ease and luxury, but they take care to meet and associate with only those who can do so.

The Freemasonry of the Rich

IN THIS their parents are their ofttimes unconscious accomplices. The worthy young man of chance acquaintance is not invited to call—or, if he is, is not pressed to stay to dinner. "Oh, he doesn't know our crowd!" explains the girl to herself. The crowd, on analysis, will probably be found to contain only the sons and daughters of fathers and mothers who can entertain lavishly and settle a million or so on their offspring at marriage.

There is a constant attraction of wealth for wealth. Poverty never attracted anything. If our children have money of their own that is a good reason to us why they should marry more money. We snarl angrily at the penniless youth, no matter how capable and intelligent, who dares cast his eyes on our daughter. We make it quite obvious that we have other plans for her—plans that usually include a steam yacht and a shooting box north of Inverness.

There is nothing more vicious than the commonly expressed desire of parents in merely moderate circumstances to give their children what are ordinarily spoken of as opportunities. "We wish our daughters to have every opportunity—the best opportunities," they say, meaning an equal chance with richer girls of qualifying themselves for attracting wealthy men and of placing themselves in their way. In reality opportunities for what?—of being utterly miserable for the rest of their lives unless they marry out of their own class.

There is a subtle freemasonry among those who have to do with money. Young men of family are given sinecures in banks and trust companies, and paid five times the salaries their services are worth. The inconspicuous lad who graduates from college the same year as one who comes from a socially prominent family will slave in a downtown office for eight hours a day at a thousand dollars a year, while his classmate is bowing in the ladies at the Fifth Avenue Branch—from ten to three o'clock—at a salary of seventy-five hundred dollars. Why? Because he knows people who have money and in one way or another may be useful sometime to the president in a social way.

The remuneration of those of the privileged class who do any work at all is on an entirely different basis from that of those who need it. The poor boy is kept on as a clerk, while the rich one is taken into the firm. The old adage says that "Kissing goes by favor"; and favors, financial and otherwise, are given only to those who can offer something in return. The tendency to concentrate power and wealth extends even to the outer rim of the circle. It is an intangible conspiracy to corner the good things and send the poor away empty. As I see it going on round me, it is a heartless business.

Society is like an immense swarm of black bees settled on a honey-pot. The leaders, who flew there first, are at the top, gorged and distended. Round, beneath and on them crawl thousands of others thirsting to feed on the sweet, liquid gold. The pot is covered with them, layer on layer buzzing hungrily, eager to get as near as possible to the honey, even if they may not taste it. A drop falls on one and a hundred fly upon him and lick it off. The air is alive with those who are circling about waiting for an advantageous chance to wedge in between their comrades. They will, with one accord, sting to death any hapless creature who draws near.

Or sometimes, again, I see society as a horde of sea monsters who have wallowed out of the waves and are basking on the rocks, each in his place in the sun, with the food he has captured between his paws. Let no creature dare so much as to sniff at the prey of another! Each for himself! A new monster comes crawling out of the deep and they all snarl and show their teeth. Over there two are fighting for possession of some putrefying morsel. Let a stranger approach and they will make common cause against him.

Frankly I should not be enough of a man to say these things if my identity were disclosed, however much they ought to be said. Neither should I make the confessions concerning my own career that are to follow; for, though they may evidence a certain shrewdness on my own part, I do not altogether feel that they are to my credit.

When my wife and I first came to New York our aims and ideals were simple enough. I had letters to the head of a rather well-known firm on Wall Street and soon found myself its managing clerk at one hundred dollars a month. The business transacted in the office was big business—corporation work, the handling of large estates, and so on. During three years I was practically in charge of and responsible for the details of their litigations the net profit divided by the two actual members of the firm was about one hundred and fifty thousand dollars. The gross was about one hundred and eighty thousand, of which twenty thousand went to defray the regular office expenses—including rent, stenographers and ordinary law clerks—while ten thousand was divided among the three men who actually did most of the work.

The first of these was a highly trained lawyer about forty-five years of age, who could handle anything from a dog-license matter before a police justice to the argument of a rebate case in the United States Supreme Court. He was paid forty-five hundred dollars a year and was glad to get it. He was the active man of the office. The second man received thirty-five hundred dollars, and for that sum furnished all the special knowledge needed in drafting railroad mortgages and intricate legal documents of all sorts. The third was a chap of about thirty-five who tried most of the smaller cases and ran the less important corporations.

The two heads of the firm devoted most of their time to mixing with bankers, railroad officials and politicians, and spent comparatively little of it at the office; but they got the business—somehow. I suppose they found it because they went out after it. It was doubtless quite legitimate. Somebody must track down the game before the hunter can do any shooting. At any rate they managed to find plenty of it and furnished the work for the other lawyers to do.

I soon made up my mind that in New York brains were a pretty cheap commodity. I was anxious to get ahead; but there was no opening in the firm and there were others ready to take my place the moment it should become vacant. I was a pretty fair lawyer and had laid by in the bank nearly a thousand dollars; so I went to the head of the firm and made the proposition that I should work at the office each day until one o'clock and be paid half of what I was then getting—that is, fifty dollars a month. In the afternoons an understudy should sit at my desk, while I should be free.

Elephants Better Than Sparrows

I THEN suggested that the firm might divide with me the proceeds of any business I should bring in. My offer was accepted; and the same afternoon I went to the office of a young stockbroker I knew and stayed there until three o'clock. The next day I did the same thing, and the day after. I did not buy any stocks, but I made myself agreeable to the group about the ticker and formed the acquaintance of an elderly German, who was in the chewing-gum business and who amused himself playing the market.

It was not long before he invited me to lunch with him and I took every opportunity to impress him with my legal acumen. He had a lawyer of his own already, but I soon saw that the impression I was making would have the effect I desired; and presently, as I had confidently expected, he gave me a small legal matter to attend to. Needless to say it was accomplished with care, celerity and success. He gave me another. For six months I dogged that old German's steps every day from one o'clock in the afternoon until twelve at night. I walked, talked, drank beer and played pinochle with him, sat in his library in the evenings, and took him and his wife to the theater.

At the end of that period he discharged his former attorney and retained me. The business was easily worth thirty-five hundred dollars a year, and within a short time the Chewing-Gum Trust bought out his business and I became a director in it and one of its attorneys.

I had already severed my connection with the firm and had opened an office of my own. Among the directors in the trust with whom I was thrown were a couple of rich young men whose fathers had put them on the board merely for purposes of representation. These I cultivated with the same assiduity as I had used with the German. I spent my entire time gunning for big game. I went after the elephants and let the sparrows go. It was only a month or so before my acquaintance with these two boys—for they were little else—had ripened into friendship. My wife and I were invited to visit at their

No Woman Believes She Really Needs a Lawyer

houses and I was placed in contact with their fathers. From these I soon begun to get business. I have kept it—kept it to myself. I have no real partners to steal it away from me.

I am now the same kind of lawyer as the two men who composed the firm for which I slaved for a hundred dollars a month. I find the work for my employees to do. I am now an exploiter of labor. It is hardly necessary for me to detail the steps by which I gradually acquired what is known as a gilt-edged practice; but it was not by virtue of my legal abilities, though they are as good as the average. I got it by putting myself in the way of rich people in every way open to me. I even joined a fashionable church—it pains me to write this—for the sole purpose of becoming a member of the vestry and thus meeting on an intimate footing the half-dozen millionaire merchants who composed it. One of them gave me his business, made me his trustee and executor; and then I resigned from the vestry.

I always made myself persona grata to those who could help me along, wore the best clothes I could buy, never associated with shabby people, and appeared as much as possible in the company of my financial betters. I had a good appearance, manners and an agreeable gloss of culture and refinement. I was tactful, considerate, and tried to strike a personal note in my intercourse with people who were worth while; in fact I made it a practice—and still do so—to send little mementos to my newer acquaintances—a book or some such trifle—with a line expressing my pleasure at having met them.

I know some doctors, as well as lawyers, who have built up lucrative practices by making love to their female patients and clients. That I never did; but I always made it a point to flatter any woman I took in to dinner, and as a direct consequence I am now the trustee or business adviser for at least half a dozen wealthy widows.

One reason for my success, which I discovered very early in the game, is that no woman believes she really needs a lawyer. She consults an attorney, not for the purpose of getting his advice but for sympathy and his approval of some course she has already decided on and perhaps already followed. A lawyer who tells a woman the truth thereby loses a client. He has only to agree with her and compliment her on her astuteness and sagacity to intrench himself forever in her confidence.

How Friendship Feeds Business

A WOMAN will do what she wants to do—every time. She goes to a lawyer to explain why she intends to do it. She wants to have a man about on whom she can put the blame if necessary, and is willing to pay—moderately—for the privilege. She talks to a lawyer when no one else is willing to listen to her, and thoroughly enjoys herself. He is the one man who—unless he is a fool—cannot talk back.

Another fact to which I attribute a good deal of my professional éclat is, I never let any of my social friends forget that I was a lawyer as well as a good fellow; and I always threw a hearty bluff at being prosperous, even when a thousand or two was needed to cover the overdraft on my bank account. It took me about ten years to land myself firmly among the class to which I aspired, and ten years more to make that place impregnable.

Today we are regarded as one of the older if not one of the old families in New York. I no longer have to lick anybody's boots, and until I began to pen these memoirs I had really forgotten that I ever had. Things come my way now almost of themselves. All I have to do is to be on hand in my office—cheerful, hospitable, with a good story or so always on tap. My junior force does the law work. Yet I challenge anybody to point out anything dishonorable in those tactics by which I first got my feet on the lower rungs of the ladder of my success.

It may perhaps be that I should prefer to write down here the story of how, simply by my assiduity and learning, I acquired such a reputation for a knowledge of the law that I was eagerly sought out by a horde of clamoring clients who forced important litigations on me. Things do not happen that way in New York today.

Should a young man be blamed for getting on by the easiest way he can? Life is too complex, the population too big. People have no accurate means of finding out who the really good lawyers or doctors are. If you tell them you are at the head of your profession they are apt to believe you, particularly if you wear a beard and are surrounded by an atmosphere of solemnity. Only a man's intimate circle knows where he is or what he is doing at any particular time.

I remember a friend of mine who was an exceedingly popular member of one of the exclusive Fifth Avenue clubs, and who, after going to Europe for a short vacation, decided to remain abroad for a couple of years. At the end of that time he returned to New York hungry for his old life and almost crazy with delight at seeing his former friends. Entering the club about five o'clock he happened to observe one of them sitting by the window. He approached him enthusiastically, slapped him on the shoulder, extended his hand and cried:

"Hello, old man! It's good to see you again!"

The other man looked at him in a puzzled sort of way without moving.

"Hello, yourself!" he remarked languidly. "It's good to see you, all right—but why make such a fuss about it?"

The next sentence interchanged between the two developed the fact that he was totally ignorant that his friend had been away at all. This is by no means a fantastic illustration. It happens every day. In such a community it is not extraordinary that most people are taken at their face value. Life moves at too rapid a pace to allow us to find out much about anybody—even our friends. One asks other people to dinner simply because one has seen them at somebody's else house.

I know well one young and quite insignificant man who is now one of the most *invité* youths in New York simply because he was casually asked to dinner by a lady who had met him on an ocean steamer. His friends out in Omaha do not understand his great social success. Only a New Yorker could. Of course he will never marry a rich girl of the smart set in which he thus fortuitously moves, for he has not the price; but he could annex almost any female west of Philadelphia by reason of his supposed position in the Four Hundred. At an advanced age he will probably marry a brewer's widow from Newark for pocket money.

I found it at first very difficult—in fact almost impossible—to spur my wife on to a satisfactory coöperation with my efforts to make the hand of friendship feed the mouth of business. She rather indignantly refused to meet one of my clients or call on his wife. She said she preferred to keep her self-respect and stay in the boarding-house where we had resided since we moved to the city; but I demonstrated to her by much argument that it was worse than snobbish not to be decently polite to one's business friends. It was not their fault if they were vulgar. One might even help them to enlarge their lives. Gradually she came round; and as soon as the new acquaintance had given me his business she was the first to suggest moving to an apartment hotel uptown.

For a long time, however, she declined to make any genuine social effort. She knew two or three girls from our home town who were living in the city, and she used to go and sit with them in the afternoons and sew and help take care of the children. She said they and their husbands were good enough for her and that she had no aspirations toward society. An evening at the theater—in the balcony—every two weeks or so, and a rubber of whist on Saturday night, with a chafing-dish supper afterward, were all the excitement she needed. That was twenty years ago. Today it is I who would put on the brakes, while she insists on shoveling soft coal into the social furnace.

Her metamorphosis was gradual but complete. I imagine that her first reluctance to essay an acquaintance with society arose out of embarrassment and bashfulness. At any rate she no sooner discovered how small a bluff was necessary for success than she easily outdid me in the ingenuity and finesse of her social strategy. It seemed to be instinctive with her. She was always revising her calling lists and cutting out people who were no longer socially useful; and, having got what she could out of a new acquaintance, she would forget her as completely as if she had never made her the confidante of her inmost thoughts about other and less socially desirable people.

It seems a bit cold-blooded—this criticism of one's wife; but I know that, however much of a sycophant I may have been in my younger days, my wife has been ten times worse since then. Presently we were both in the swim,

For Six Months I Dogged That Old German's Steps

swept off our feet by the current and carried down the river of success, willy-nilly, toward its mouth—whether to a safe haven, or to the deluge of a devouring cataract, I often wonder.

The methods I adopted are those in general use, either consciously or unconsciously, among people striving for success in business, politics or society in New York. It is a struggle for existence, precisely like that which goes on in the animal world. Only those who have strength or cunning survive to achieve success. Might makes right to an extent little dreamed of by most of us. Nobody dares to censure or even mildly criticize one who has influence enough to do him harm. We are interested only in safeguarding or adding to the possessions we have already secured. To antagonize one who might assist in depriving us of some of them is contrary to the laws of Nature.

Our thoughts are for ourselves and our children alone. We are safe, warm and comfortable ourselves; we exist without manual labor; we desire our offspring to enjoy the same ease and safety.

There are essentially two sorts of work: first—genuine labor, which requires all a man's concentrated physical or mental effort; and second—that work which takes the laborer to his office at ten o'clock and, after an easy-going administrative morning, sets him at liberty at three or four.

The Man Who Does the Real Work

AN OFFICER of an uptown trust company or bank is apt to belong to the latter class. He is paid from five thousand to ten thousand dollars—is worth about one thousand, and is given the rest because somebody wants to do his father a favor. Or perhaps he is in real estate and does business at the dinner tables of his friends. He makes love and money at the same time. His salary and commissions correspond somewhat to the unearned increment on the real estate in which he deals. These are minor illustrations, but a large number of the administrative positions in our big corporations carry salaries out of all proportion to the services rendered.

These are the places my friends are all looking for—for themselves or their children. From what I know of corporate enterprise in these United States, Heaven help the minority stockholder! But we and our brothers and sons and nephews must live—on Easy Street. We must be able to give expensive dinners and go to the theater and opera, and take our families to Europe—and we can't do it without money.

We must be able to keep up our end without working too hard, to be safe and warm, well fed and smartly turned out, and be able to call in a specialist and a couple of trained nurses if one of the children falls ill; we want thirty-five feet of southerly exposure instead of seventeen, menservants instead of maidservants, and a new motor every two years.

We do not object to working—that is to say, we pride ourselves on having a job. We like to be moderately busy. We should not have enough to amuse us all day if we did not go to the office in the morning; but what we do is not work! It is occupation perhaps—but there is no labor about it, of either mind or body. It is a sinecure—a cinch. We could stay at home and most of us would not be missed. It is not the seventy-five-hundred-dollar-a-year vice-president but the eight-hundred-and-fifty-dollar clerk for want of whom the machine would stop if he were sick. Our labor is a kind of masculine light housework.

We probably have independent incomes, thanks to our fathers or great-uncles—not large enough to enable us to cut much of a dash, to be sure, but sufficient to give us confidence—and the proceeds of our daily toil, such as it is, go toward the purchase of luxuries merely. Because we are in business we are able to give bigger and more elegant dinner parties, go to Palm Beach in February, and keep saddle-horses; but we should be perfectly secure without working at all.

Hence we have a sense of independence about it. We feel as if it were rather a favor on our part to be willing to go into an office; and we expect to be paid proportionately—vastly more than the fellow who needs the job in order to live; so we cut him out of it at a salary three times what he would have been paid had he got the place, while he keeps on grinding at the books as a subordinate. We come down late and go home early, drop in at the club and go out to dinner, take in the opera, wear furs, ride in automobiles, and generally boss the show—for the sole reason that we belong to the crowd who have the money. Very likely if we had not been born with it we should die from malnutrition, or go to Ward's Island suffering from some variety of melancholia brought on by worry over our inability to make a living.

I read the other day the true story of a little East Side tailor who could not earn enough to support himself and his wife. He became half-crazed from lack of food and together they resolved to commit suicide. Somehow he secured a small .22-caliber rook rifle and a couple of cartridges. The wife knelt down on the bed in her nightgown, with her face to the wall, and repeated a prayer while he shot her in the back. When he saw her sink to the floor

(Continued on Page 32)

WHAT HAPPENED TO CÉCILE

Lady Audrey's Whistle Was of No Avail With the Steam of This Quarry Hot in Their Faces

By Henry C. Rowland

ILLUSTRATED BY ANTON OTTO FISCHER

V

THE fog was laced with a fine drizzle of rain, and the light breeze, which had backed round into the northeast, was freshening into a cold raw draft, in which the odor of brine was mingled with that of the stunted pines which grew thickly to the water's edge—or, rather, to the rim of the low, broken cliffs.

Lady Audrey sniffed the damp but stimulating air through her dilated nostrils. Her more luxurious companions found the prospect of a trudge through the raw drizzle far from alluring; but there was no escape. They might sleep as late as they chose, have their *petit déjeuner* in bed—and their luncheon too, for that matter, if they chose; they might have their hot baths in the porcelain tub, the only modern luxury the Foxhound boasted, or have their hair washed by the Finn; but the afternoon constitutional with the dogs was a fixed and obligatory exercise.

The greater part of the next day was theirs to spend as they chose, with no social demands on mind or body; but it was tacitly understood that from the first dog watch it belonged to Lady Audrey. Certain it was that they profited physically by this régime. The pull ashore—for they manned, or, to be more accurate, womaned, the gig themselves—usually with the Admirable Crichton, as Lady Audrey had nicknamed the Finn, acting as coxswain and boat-and-dog-tender; then the brisk walk, which was frequently rendered more colorful by an impromptu dog fight with patriotic local canines who resented the British invasion of their shores; then back aboard for tea and bridge or conversation, a change of costume, and a simple but hearty dinner—followed by more bridge or possibly music, for all pecked a little at the piano and rather liked to disentangle new songs, preferably those of Sir Francesco Paolo Tosti.

There was always music forward in the evenings—this rendered by the Finn, who was possessed of a marvelously rich and dulcet barytone, in which he sang weird chants to the accompaniment of his battered accordion. It might have been observed that the hands never stole quietly aft to listen to the sweet strains proceeding from the saloon skylight. They preferred the Finn, whom they turned to at this job just as at any other.

As eight bells were struck Cécile laid down her writing block and stretched herself like a pussy-cat, wrinkling her short, pretty nose.

"There goes the first Airedale watch," said she, "and it's raining 'em—and some cats besides." She looked mutinously at Lady Audrey, who, her spectacles on her high-bridged nose, had been reading some pages of Cécile's manuscript. "No getting out of it, dear Lady Audrey?" asked Cécile teasingly.

"Not a bit of it! You and Edna'll have hips all over the place by the time you're thirty-five if you don't stir those plump legs oftener. Trot along now and shift into your tweeds, my dears. I'm going to romp you from one end of this island to the other."

Half an hour later found the four ladies facing the swirling mist and a wind that strengthened into a fresh gale as they gained the higher ground. The top of the island was a rolling plateau of rough moorland, with clumps of dwarfed pines scattered here and there. Signs of habitation there were none, nor did they come on any path or trail. They skirted the edge of a swampy depression, from which rose quantities of snipe and plover, filling the air with their plaintive cries. The Airedales, dashing exultantly about, started a rabbit and pressed the chase hotly, with frenzied yelps. A little later a deer bounded from a gully and dissolved into the driving mist. Lady Audrey controlled the dogs and glanced with exultant eyes at her panting shipmates.

"Ain't it ripping!" she cried. "The sea's all right in its way, but this makes you understand old Gonzalo when he said: 'Now would I give a thousand furlongs of sea for an acre of barren ground; long heath, brown furze—anything.'"

"Yes," answered Cécile, shaking the water from her short skirt; "he also said: 'I would fain die a dry death.'"

Lady Audrey's jovial laugh started a covey of big grouse from their shelter and sent them humming over the moor.

"This island must be a game preserve," Edna remarked. "Wish we'd strike the clubhouse and be kindly entreated to enter!"

"Oh, come!" said Dorothy. "You don't wish anything of the sort. Think how nice it has been not to be bothered by any men!"

"I think I could be seduced to the extent of a cocktail," said Cécile. "It takes so much of the wet out of the rain."

"Wait till we get back aboard, ducky," Lady Audrey retorted. "You'll see how much better tea and crumpets taste." She wiped her fogged glasses. The mist was heavy on her thick eyebrows. "I'm sure I don't know what's going to become of you pampered pets when I go home. You'll have to come over now and then to take a cure."

Cécile slipped her arm round the trim waist and gave her hostess a little hug. A strong bond of sympathy had been established between the lonely British noblewoman and the bright American girl. The secret soul of Lady Audrey had sometimes sighed that fate could not have seen its way to give her such a daughter as Cécile. She and Hermione, who was precisely of her own tastes, would probably have got on rather badly. It would have been a succession of races between them in which neither would have been content at losing.

The weather was turning rapidly from bad to worse. It was growing really cold, and the fine, pelting rain stung as it struck their faces. As they reached the summit of a low ridge the high wind beat their drenched clothes against them with a vigor that drove the water through. Even Lady Audrey was forced to admit that the pastime was becoming a little rough.

"We'd better be turning back," said she. "Hello! What's that?"

A large, fat Belgian hare had burst from a bunch of ferns directly under their feet and, with a wild clamor of excited shrieks, the Airedales flung themselves after it. Lady Audrey's whistle was of no avail with the steam of this lumbering quarry hot in their faces. They raced over a swell of ground, disappeared in a gully that led to the rocky beach where the waves were beginning to wrangle in the petulant way that precedes a storm. Here the Airedales appeared to have nipped their victim, for the gusty wind brought vicious snarlings, which were mingled with that shrill shriek a hare gives as the dogs' fangs close on its writhing body. It was not a pleasant sound—except perhaps to the dogs.

"They've taken him!" cried Lady Audrey exultantly. She had once beaten a London cabby for beating his balky horse—but that, of course, had been humanity, not sport. The shriek of the lumbering hare, which happened to be a prospective mother, was quite a different matter.

"Come on!" cried Lady Audrey. "Let's get in at the death!"

She started to run; but at that moment other and less enticing sounds arose. There came from the gully ahead a bellow of rage, followed immediately by wild yells of fright and pain from the dogs. The bellow was deeply pitched and might have come, so far as its note was concerned, from a very angry bull; but even more ominous were the sounds proceeding from the dogs, which changed suddenly from triumph to mortal fear. Then three of the four suddenly appeared, bucking over the clumps of bracken; the last on three legs—the fourth, which was on the after starboard side, held tightly against the body.

Lady Audrey stopped short in her tracks.

"God bless me!" she exclaimed. "They must have pitched into a stag. Run for that boulder, girls!"

The girls executed this maneuver with great alacrity and coördination. Not until they had disposed themselves in a position of safety did Lady Audrey budge. Their retreat covered, she moved after them, one eye watching alertly the brim of the gully.

"What was it?" cried Dorothy.

"Blessed if I know! Sounded like a stag, rather," answered Lady Audrey. "Might have been a wild bull though."

"Where's Jock?" Cécile asked. Having glanced back over her shoulder while in flight and seeing Lady Audrey standing firm, Cécile had halted also. There was not much cowardice in Cécile.

"He must be down there in the gully," Lady Audrey said coolly. "I fancy he's got his gruel—or he'd have come back with the others. I'm going to see."

"I'll go with you," said Cécile.

"No, you shan't. You stay here with the other girls."

"Stay yourself!" snapped Cécile. "Jock was the only one of the lot that was worth a hang!"

Disregarding Lady Audrey, she marched toward the gully. Lady Audrey gave a short, dry chuckle and marched beside her, stooping once to pick up a large stone. Dorothy, who had caught her skirt in climbing to the top of the boulder, asked Edna to release it. Edna did so without answering Dorothy's nervous questions, then followed Lady Audrey and Cécile. The dogs seemed rather sick of the business, and one of them devoted all his attention toward licking his hind leg.

Lady Audrey and Cécile reached the edge of the gully, which was an erosion made by the sea during the winter gales. Looking down into it they saw a broad-shouldered man examining a dead Airedale terrier. He had a long-handled spade in his hand. At a little distance were some tall poles, on which wires were rigged. Not far from the body of the dog lay a dead Belgian hare.

"Hello, there!" said Lady Audrey.

The man looked up. He was dressed like a fisherman, with dripping oilskins and a sou'wester.

Cécile, whose eye was quick to observe details, saw that his oilskin trousers had been torn open at the knee, the white skin of which was bare and covered with blood. She observed, also, that the man's face was square of outline, well featured, and charged with an expression of anger, resentment and disgust.

The man looked up sharply. At sight of Lady Audrey and Cécile a very deep groove appeared between his brows. His broad shoulders squared and he stepped back, the spade held lightly in his strong hand.

"Who are you?" he demanded. "And what do you mean by landing on my island and chasing my game with your rotten dogs?"

Lady Audrey appeared slightly at a loss. She had passed through several moments of intense emotion and at the sight of the dead Jock, her favorite, she was quite prepared for several more; but the angry challenge in the young man's heavy bass—for it was a voice not only strikingly low of pitch but carrying a trumpetlike resonance—and the flame of indignation in his unusually handsome face rather staggered the autocratic noblewoman. Besides, her British sense of the sacred rights of proprietorship told her that she had done very wrong to allow her dogs to harry and kill game on what was evidently a private preserve.

The sight of the violently deceased Jock, however, was a bit more than her belligerent nature could endure. Also, Lady Audrey may have been inspired by the wildness of the surroundings, for there was a savage desolation about the place and its enveloping conditions that seemed to scoff at established rights of tenure.

"You brute!" said Lady Audrey, in a voice that sent a little thrill through Cécile. "How dared you kill my dog!"

"Kill your dog!" snarled the man. "Of course I'd kill your dog! Do you think I was going to stand here and let him eat off my kneecap? I'd have killed the lot if they hadn't ducked and run."

"Who are you anyhow?" demanded Lady Audrey in a tone which was slightly less assured.

"That's really none of your affair," he answered, though more mildly; "but I don't mind telling you that my name is Paul de Bernay, and I happen to be the seignior of this island by registered title and hereditary right."

Lady Audrey was silent a moment; so, also, was Cécile. She had recognized the name of Paul de Bernay as that of the inventor of a wireless telephone which was being widely discussed in marine circles. She had heard her father and Applebo argue the merits of the invention, and she had seen a picture of De Bernay in a British weekly review. Cécile had cut it out and pasted it in her album of celebrities. This album had run into several volumes and was a sort of pictorial Who's Who. For a number of years Cécile had been in the habit of culling the portraits of people of renown from various periodicals she happened to see and pasting them in her album, inscribing beneath them her own brief comments on the different personalities as their types and achievements impressed her. She now remembered that under the portrait of De Bernay she had written: "Strong, kindly and highly intelligent. One who is bound to go very far."

Lady Audrey was not long at a loss. She felt that she had been in the wrong and suffered accordingly. Her favorite dog had been killed; and as she looked down at the trim, tawny body which but a few moments before had been so filled with the hot joy of living, the tears gushed into her eyes and trickled down to mingle with the mist on her clean-cut, highbred face.

"I suppose it's my own fault," said she in a rather stilled voice; "but you might have posted your preserve."

"It is posted all over, madam," answered De Bernay in a much gentler tone.

Lady Audrey stepped over the edge of the gully and descended in an avalanche of wet sand; then stood for a moment looking at Jock. Cécile followed her. With the tears streaming from her eyes, Lady Audrey leaned over to examine her pet.

"He's quite dead!" said she.

"I'm afraid he is," said the young man regretfully. He looked in some bewilderment from Lady Audrey to Cécile. "You see," he explained, "I stopped the shooting privileges here when the lease ran out—several years ago. Since then the game has been unmolested. I feed the deer and rabbits and things; and when your dogs nipped this hare I naturally interfered. This dog sprang at me—look here!"—he showed his bared knee—"and so I hit him behind the ears with my spade. I must have broken his neck. Really, I'm very sorry!" He had noticed the tears in Lady Audrey's eyes.

A Blast of Scorching Air and Heated Fumes Smote Them in Their Faces

"It wasn't a very neighborly thing for you to do," said Cécile. "Jock was a dear dog."

The man's square body stiffened slightly.

"I didn't know we were neighbors," he replied; "in fact, I'm wondering where you could possibly have dropped from."

"We are cruising on a yacht," said Cécile. "We anchored in the cove down the beach to wait for the weather to clear and came ashore to exercise the dogs."

"I say," said Lady Audrey, who had got herself in hand, "would you mind lending me your spade? I'd like to give the poor little beast a decent burial. After that we'll go."

De Bernay moved uneasily.

"It's too bad!" he said. "I'd give a lot if it hadn't happened. When the dogs piled in here I thought that somebody going past in a yacht had probably put in here for shelter—because it's going to blow hard for two or three days—and thought they'd amuse themselves by chasing my deer and rabbits and things. If I hadn't been so busy rigging my wires I'd have started on the warpath."

"Never mind," said Lady Audrey. "Lend me your spade and I'll bury the tyke and make an end of it."

She reached for the spade, but De Bernay declined to surrender it.

"I'll do the digging," said he.

"No," said Lady Audrey; "I prefer to dig the grave myself if you don't mind."

"Just as you like," he answered curtly, and handed her the spade.

Lady Audrey proceeded to dig. De Bernay watched her for a moment, then turned on his heel and walked down the gully toward the beach. Cécile saw him stop at the first tidewater pool, wrench a handful of kelp from a boulder, wring it out and wash his lacerated knee in the brine. Jock's long fangs had struck hard and deep, and it occurred suddenly to Cécile that De Bernay might have some slight justification for his act. There are many people who dislike to be bitten by a dog, no matter how much the animal may be beloved by its master or mistress.

A call from the top of the gully attracted Cécile's attention. She looked up and saw Edna as she coasted down the sandy bank.

"What has happened?" Edna asked on her arrival.

"Oh, a lot of things!" Cécile answered rather crossly. "Where is Dorothy?"

"She's still perched on that rock. She wouldn't come down. I don't care if she never comes down. Do you?"

"She can roost there till doomsday for all me!" said Cécile. "The world is full of better sports than Dorothy." She glanced at Lady Audrey, then at De Bernay, who, having washed his knee, was examining some wires that led up over the rocks to certain pine posts. Then she said: "That man down there killed Jock because he bit him in the leg."

"The brute! What is he—a fisherman?"

"No. He is Paul de Bernay, the inventor. He says he is the lord of this island—and the high justice, the middle and the low. It's one of the old seigniories, like Mohegan and Gardiner's Island. Poor Lady Audrey is awfully cut up—and he seems rather sorry too. The dogs caught the rabbit close to him; and when he tried to kick them off Jock sprang at him and bit him under the knee. So he hit him with the spade and broke his neck."

"How horrid!" Edna gave a little shudder. "There's Dorothy calling."

"Let her call if she's afraid to come down. Let's help Lady Audrey."

Their hostess, however, quietly declined assistance. With the cold drizzle driving into her weather-roughened face and clinging to her crisp, gray hair, she worked away in silence. Near her heels were the three dogs, who appeared to understand the tragedy that had fallen in their midst, for they sat dejectedly watching their mistress and occasionally giving little whines. De Bernay did not intrude upon the group. He had filled and lighted a short briarwood pipe and was standing in the lee of a big rock, staring out at the surf as it boiled over the jagged reefs. Apparently he was waiting for them to finish their mournful task and leave him in peace. The two girls watched him furtively as Lady Audrey dug the grave. As they watched they saw him turn sharply, and the next moment Dorothy appeared at the mouth of the gully, close to where he stood. The two apparently exchanged a few words, when Dorothy hurried to join the others, her face quite pale and filled with consternation.

"Oh, how terrible!" she cried. "Dear Lady Audrey! I'm so sorry. Poor old Jock!"

With a little sob, she stooped and laid her hand on the damp, shaggy head. Lady Audrey drew out her handkerchief and blew her nose.

"Serves me jolly right for not keepin' 'em in hand!" said she a little huskily. "I always said that Jock would get his gruel one day. He'd tackle anything or anybody. Is the man badly bitten?"

Nobody being well informed on this point, Lady Audrey gave a grunt, finished her excavation, then with a light caress of her dead canine and a gruff: "Well, old chap, your troubles are over!" laid him in the grave and proceeded to cover him up. Dorothy wept audibly. Cécile and Edna looked away with brimming eyes. Gathering some loose stones, they heaped up a little cairn over the grave; and as they were finishing this task the young man slowly approached the group.

His strong, handsome face showed an expression of sincere regret. Despite their resentment, all three girls observed him with deepest interest and a secret admiration. One might indeed have traveled far without encountering so fine a figure of a man.

De Bernay was of medium height, broad of shoulders, deep of chest, and with a face purely Celtic in type, which showed strength, kindliness and a high intelligence. He took off his dripping sou'wester as he approached the group of ladies, and they saw that his hair was raven black, wavy and slightly flecked with gray where it clustered above his well-shaped ears. His eyes were of a deep, intense blue, heavily lashed; his nose short and straight; and he had a mouth singularly winning in expression and supported by a strong, determined jaw.

Curiously enough, the Airedales did not growl at his approach. Perhaps they realized that they had been in the wrong. They watched him alertly; and Paddy, who was still nursing his barked leg, moved to a slightly more strategic position.

"Thanks for your spade," said Lady Audrey briefly. "We'll get off your island now. How about your leg? Does it pain you much?"

"Oh, that doesn't matter," said the young man. "I say, I'm really very sorry. I didn't mean to kill your dog. I merely wanted to knock him off—and I may have struck harder than I realized."

"Don't blame you! I'd have done the same myself. Come on, girls; it's getting dark." She gave De Bernay a little nod. "Sorry to have trespassed," said she. "Good afternoon."

De Bernay looked embarrassed.

"I'd ask you up to my house," said he; "but under the circumstances I don't feel that it would be wise."

"Don't mention it," cut in Lady Audrey. "Hospitality is the last thing ——"

"Oh, it's not on account of all this," he answered quickly. "It's because I've got a sick baby, and I'm afraid it has smallpox."

Lady Audrey, who had started to move off, stopped in her tracks.

"Mercy!" she exclaimed. "Smallpox?"

"I'm afraid so."

"When was it taken ill?"

"Last night. It doesn't seem so very ill, but it's got red spots all over it."

"You don't say so! Who's taking care of the baby?"

"I am."

"Yes—but who else?"

"There's nobody else. I sent off my boat to St. John's this morning to fetch a doctor and a nurse. Now this gale's coming up, I doubt whether she'll be able to get back for some days. You don't happen to have any fresh milk, do you?"

Lady Audrey squinted at him severely.

"Do you mean to tell me," she demanded, "that you are all alone in the house with a sick baby?"

"Yes," he admitted. "I've been up all night with the youngster, and just came out for a breath of air and to work a little at my telephone wires."

"Telephone wires?"

"Yes. This thing you see here is a wireless telephone. I'm an inventor of sorts and just now I'm making some experiments."

"God bless me!" said Lady Audrey, wiping off her pince-nez for a more careful examination of the young man. She had never heard of De Bernay and but vaguely of the wireless telephone. "Can you telephone to anybody?" she asked.

"Not until the St. John's boat passes next week. I've got an installation aboard her. You see, this telephone ——"

"Oh, drat the telephone if you can't use it until next week!" said Lady Audrey. "It's the baby that interests me. Take me to your house. Is it far?"

"No—just over the hill; but I really don't think you'd better ——"

"Bother the man!" snapped Lady Audrey. "Does he think I'm going to scud off and leave him with a baby down with smallpox? Come along to the house! I'll vaccinate him."

"It's a girl."

"Well, then, I'll vaccinate her, and you—and the whole boiling. I've got all the gear in the medicine case aboard the boat."

Dorothy, who had withdrawn to some distance on the windward side of De Bernay, looked very much disturbed.

"But, dear Lady Audrey ——" she began nervously, to be curtly interrupted.

"Dear fiddlesticks!" said Lady Audrey. "Are we to shirk our duty, girls?"

"I'm not afraid!" said Cécile.

"Nor I," echoed Edna.

"Then come along and let's have a look at the baby," said Lady Audrey. "If it's really smallpox we'll do what's necessary."

She turned abruptly on her heel, shaking the water from her tweed skirt.

VI

DE BERNAY led the way along the brink of the low cliffs, when they saw presently through the driving mist a pine-built bungalow of fair dimensions, to the leeward of which was a smaller building.

"My laboratory," said De Bernay, indicating it as they passed.

"I think I'll wait here," said Dorothy, whose steps had become more and more lagging as they proceeded. "I'm so terribly susceptible to catching anything."

"You'll run a lot more danger of dying from pneumonia than smallpox," said Edna. "Besides, I don't believe the baby's got it. Who could she get it from?"

"One of my crew had it last winter," said De Bernay. "There might have been some infected stuff about. The baby doesn't seem very ill though." He stopped and turned to Lady Audrey. "I'd really much prefer that the young ladies remain outside," said he. "What's the use of running an unnecessary risk of contagion?"

"My dear man," said Lady Audrey, "they can do precisely as they choose. Let me tell you, however, that we are all four of us women who have decided to devote our lives to Higher Endeavor. After all the cacklin' we've done about it we're not going to jibe at the first ditch. Are we, girls?"

"Smallpox is such a loathsome disease!" said Dorothy rather faintly.

"Well, then," said Lady Audrey, and her nearsighted eyes narrowed slightly, "you wait outside. We won't be long. I'm going to send Mr. de Bernay after the medicines and milk and things, and you can go back with him. There's no better way of catching a disease than to be afraid of doing so. Edna, you might as well wait with Dorothy. There is really no necessity of your being exposed—or Cécile, either, for that matter."

"If you don't really need me ——" murmured Edna, whose courage had been slightly undermined by Dorothy's remarks en route.

"Well, we don't. I know smallpox when I see it. Perhaps you had better wait outside, too, my dear," she said to Cécile.

"It's too darned cold," that maiden replied, at which Lady Audrey chuckled, and a look of deep affection glowed for an instant in her prominent eyes. De Bernay had paused at the edge of the low porch and was regarding his visitors with considerable reluctance. His clear blue eyes rested particularly on Cécile and there was a quality in their expression that brought a higher tinge of color to the cheeks of that resolute renunciator of love and its masked trenches.

"I don't really see the use in any of your coming in," said he. "If Dolly has the smallpox there's nothing for you to do."

"If Dolly has the smallpox there's a lot for us to do!" said Lady Audrey. "Suppose you and I go in and the others can wait out here."

"You are certainly a good Samaritan," De Bernay answered with an admiring look—"especially after my having killed your dog."

"Oh, come—that's all done with!" said Lady Audrey crisply. "You're a bit game yourself. Most men would be worrying about hydrophobia. Let's have a look at the child." She turned to the others: "You three girls wait out here until you've heard the verdict."

De Bernay opened the door, which was on the latch, and the two entered. Cécile followed. The cabin was large and roomy—rather more than a cabin, in fact—with a big central living room neatly ceiled in pine, and other rooms partitioned off at each end. There were a wide fireplace, a big table, bookshelves built into the walls, and some comfortable chairs. The place seemed to have been built for a very habitable shooting and fishing lodge, able to accommodate a party of some size and in which the necessary comforts might be obtained.

"It's a bit cold," said De Bernay; "but there's a fire in the kitchen stove, next door to the baby's room." He turned an electric switch and the place was flooded with light. "I make my own electricity," he explained. "There's a dynamo under that big windmill you noticed. The baby's in here."

He opened the door and turned on the light in an adjoining room. In a crib, roughly constructed of a packing box to which legs had been nailed, lay a sleeping infant that appeared to be about a year old. Its little face showed an eruption which looked like that of smallpox in the early macular stage. As the light streamed down, the baby stirred and smiled, but did not awake.

Lady Audrey leaned over and laid her hand lightly on the child's forehead. It felt hot and dry. She pressed her fingers gently on the points of eruption. The baby opened its eyes and looked up at her drowsily. Its eyes were very large and dark, but looked clear and normal.

"Poor tot!" said Lady Audrey, and glanced curiously at De Bernay. "How long has it had that eruption?"

"I noticed it first this morning," he said. "I sent my two men right off to the mainland to get a doctor and, if possible, a nurse. This gale may delay them. I'd expected to get rid of the baby before this."

"To get rid of it?" Lady Audrey raised her eyebrows.

"Yes. I'm only looking after it temporarily until its mother gets ready to take it. Do you think that it is smallpox?"

"Blessed if I know!" answered Lady Audrey. "It's too soon to tell. Might be almost anything at this stage. I've only seen smallpox in the pustular stage, but I believe it starts with these spots. It's a dear baby!" And she leaned down and chirped to the infant, which stretched out its tiny arms and smiled up into the kindly, ruddy face.

Lady Audrey straightened up and stared for a moment at De Bernay. The tenderness which had softened her rugged, weatherbeaten features faded as she met the cool, questioning look of the young man.

"I wonder that you bothered yourself with the child," said Lady Audrey—"what with your wireless telephone and all."

De Bernay shrugged.

"One has to do what seems right," he answered. "I've been expecting her mother to send for her any day. The child's a nice little thing and I've grown rather fond of her, but she's an awful lot of care and I'm never sure that I'm doing the right thing." He leaned over and examined the infant with a troubled look. "She's not very clean," said he apologetically, "but I wasn't sure that I ought to bathe her, with that eruption."

"The child must be bathed, eruption or no eruption," said Lady Audrey shortly. "Is there any hot water on the stove?"

De Bernay stepped into the kitchen to investigate.

"By Jove," they heard him rumble in his deep bass, "the fire's gone out!"

"Really!" retorted Lady Audrey, whose patience, never her leading characteristic, had been sorely tried by the events of the afternoon. "Why shouldn't it, pray? You set it the example by going out yourself—and a sick baby all alone in the house!"

De Bernay looked rather sheepish.

"I wanted to guy out my telephone poles," said he. "There's a hard gale brewing and there was danger of the whole business getting blown flat."

Lady Audrey gave a snort.

"Of course the telephone is more important than the baby!" said she caustically. "It is fortunate for the latter that we drifted in here. Now if you will be so kind, Seignior de Bernay, as to conduct the two ladies outside back to our boat and wait there to fetch the milk and things Miss Bell and I

(Continued on Page 41)

"I Say, I'm Really Very Sorry. I Didn't Mean to Kill Your Dog"

THE SATURDAY EVENING POST

FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY

THE CURTIS PUBLISHING COMPANY

INDEPENDENCE SQUARE

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers. To Canada—By Subscription $1.75 the Year (Except in Toronto, $1.50) Single Copies, Five Cents.

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, $2.28. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, FEBRUARY 7, 1914

A Better Outlook

FROM many quarters we hear that business is on the downgrade. As compared with a year ago bank clearings are smaller, the number of idle freight cars has greatly increased, the steel mills are less busy, and many more men are out of work.

The business outlook, however, is better than it was a year ago. Our momentum at that time was derived from causes the initial force of which had been spent, and we were visibly headed toward trouble. Europe was still at sea over the Balkans, with a foreground that bristled with possibilities of political and financial disaster. Everywhere money was too dear and credit too scarce. The sobering fact of a change in national administration, with tariff revision certain, was just ahead of us. That the world got through 1913 with no big smash anywhere is a pleasing testimonial to its relative good sense and to the general soundness of its banking machinery.

True, there is something of a reaction in business now, and it may continue indefinitely. Very likely the chief items in business statistics for 1914 will be smaller than for last year; but the crux of the whole trouble—the money pinch—seems to be passing and, with easier money, business will look up again. It cannot look up otherwise, for the two things—business and money—move along intersecting curves.

You have slack business, which makes money easy, which stimulates business expansion, which makes money dear, which causes business contraction. If the money curve is sloping downward now it means that the business curve will presently slope upward—unless some notable folly intervenes to confuse the natural course.

Advertising a City

"WE BELIEVE," writes the manager of the Business Men's League of St. Louis, "that sending our orchestra traveling in our trade territory is the best possible advertisement of St. Louis."

Good orchestral music, painting and sculpture are beyond the reach of the country town. They cost high and are found only where much money is concentrated. There is no good advertising that does not imply benefit and service to those to whom it is addressed. Here certainly is a way in which the city may very notably benefit and serve the smaller community.

We should not stop at an orchestra, either. Why not a traveling collection of paintings, with the compliments of the metropolis? What could better express a city's liberal spirit toward its country patrons than a fine concert or an exhibition of pictures? Considering the thing at the lowest terms, to cultivate a taste for art is to increase trade.

The Government Service

MEMBERS of the Federal Reserve Board will have greater discretionary power than was ever before vested in a small number of individuals in this country in time of peace. By controlling the issue of circulating notes they can extend or restrict credit at will all over the land. By a stroke of the pen they can cause the banking reserve of Chicago to flow to New York, or vice versa; or that of San Francisco to move to New Orleans. They can arbitrarily suspend all bank-reserve requirements. They can discharge any officer or director of any Federal reserve bank.

For all practical purposes the power of the Supreme Court is more limited and that of the Interstate Commerce Commission fairly insignificant because its acts are subject to judicial review, while those of the Federal Reserve Board in the nature of the case cannot be.

For exercising these great powers each member of the board is paid twelve thousand dollars a year—or about what the president of the First National Bank in a town of twenty thousand inhabitants considers his services worth. This salary is adequate—exactly because the power, responsibility and honor of the office make it attractive. Probably some banker will gladly resign a job that pays two or three or four times as much in order to serve on the board, just as many a lawyer would happily relinquish a fifty-thousand-dollar practice in order to serve on the Supreme Bench.

In spite of the contrast often made between public and private salaries the pay for big government jobs, generally speaking, is as large as it need be. Any man who ought to have a big government job would consider the power and honor more than the salary.

Where Uncle Sam fails as an employer is not in offering too small inducements in the way of salary to the jobholder but in offering the little jobholder too small inducements in the way of promotion.

The Kaiser's Taxes

EMPEROR WILLIAM and the interesting agglomeration of lesser royalties comprised within the German Empire are about to experience the novel sensation of paying taxes. Under the special contribution the Reichstag has levied for military purposes every German income in excess of two hundred and fifty dollars and every German fortune above twenty-five hundred dollars must pay an extraordinary assessment aside from usual taxes.

The bill, of course, does not commit the terrible constitutional *faux pas* of taxing royalty; but the Kaiser, for himself and his fellow monarchs, has said that royalty shall pay exactly like commonalty. The emperor's fortune is estimated at thirty-five million dollars; so his fortune tax will come to five hundred thousand dollars, while his income of five million and a half dollars—the largest in Germany—will contribute eight per cent. Thus His Majesty will drop nearly a million dollars into the hat—himself, of course, firmly holding the hat.

This, if the fortune tax were paid in a lump, would amount to nearly a fifth of his yearly income. We wonder whether that naval holiday would not rather quickly be achieved if the military taxes could be shouldered on the military party!

Incidentally the figures brought out by this tax throw an interesting light on kingship as a business. Dating back from the time they got Brandenburg, the Hohenzollerns have been in that business continuously for five centuries, and they have always been good business men. Contrasting the present nest-egg of thirty-five millions with what Mr. Rockefeller has accomplished in oil in thirty years, the kingly trade cannot be regarded as exceptionally profitable.

Railroad Strategy

THE Baltimore & Ohio stock the Union Pacific Railroad is to dispose of represents a great profit to Union Pacific stockholders. The Boston & Maine stock the New Haven Railroad is to dispose of represents a great loss to New Haven stockholders. Both acquisitions were an outgrowth of that Wall Street railroad strategy we have now probably seen the last of.

Drawing prodigally on Union Pacific's splendid credit, Mr. Harriman plunged the road into a vast defensive speculation, which was doubtless quite unnecessary for any protection to the road's legitimate interests. The real motive for that memorable fight over Northern Pacific lay less in the railroads' rivalry for tonnage than in the rivalry for power and prestige between two men and the two financial groups that backed them. It was not so much that Great Northern might get some Union Pacific freight as that Hill and Morgan might beat Harriman and Kuhn-Loeb on the Wall Street chessboard.

So with most of that railroad strategy the last phase of which was probably seen in New Haven's acquisition of Boston & Maine. The real motive lay largely in a rivalry for prestige in Wall Street and control of security issues rather than in a fear of competition for tonnage.

The first effect of the Harriman strategy was a panic, in which some billions of paper values temporarily vanished. An ultimate effect was a great profit for Union Pacific stockholders; but the whole thing was a scandalous abuse of railroad credit. What it might have resulted in for stockholders is seen in the converse case of New Haven. At present railroads are rather shy of credit for their absolutely necessary purposes, and at all times railroad credit should be used only for the necessary purposes of the road as a transportation agency.

To prevent any such abuse of railroad credit is perfectly easy. All that is necessary is to vest the Interstate Commerce Commission with power to supervise the security issues of railroads. This simple remedy for a number of railroad abuses has long been discussed, but Congress has neglected it, though devoting much time to visionary projects for curbing high finance. However, the New Haven and the St. Louis & San Francisco episodes make government regulation of security issues inevitable.

The Unregulated Bank

THE receiver of a bank which has been run as an adjunct to a department store reports that savings deposits amounted to two and a half million dollars and were practically all loaned to the store. This happened in the city of New York, the banking laws of which permit anybody to bid for savings or other deposits by going through some empty formulas with the state comptroller.

And there are other states—notably Illinois—which do not require even an empty formula. Any rascal or gambler in those states can hang out a sign that to the uninstructed connotes wealth and responsibility, and by virtue of that sign sequestrate the hard savings of clerk and mechanic; in fact, first and last, a good many gamblers and rascals have done so.

There is no more reason for this than for permitting a man to advertise himself as a druggist when he is not. The poison dealt out by the bogus banker, indeed, is rather more deadly.

The causes for this abuse of the word bank tend to make one cynical about politics generally. In New York, we believe, it was a little desire for patronage at Albany that turned private banks over to the ineffectual hands of the comptroller instead of giving the competent state banking department control of them.

In Illinois a little knot of banker-politicians—and the cowardice of real bankers—has prevented supervision of all banks. Politics is ambitious nowadays. It would restrict and regulate the biggest, most powerful units of the business world. When we see how a comparatively small unit circumvents it in two great states we have some doubts about the larger program; but New York, at least, is going to revise her banking laws.

Rolling the Pork Barrel

THE Governor of New York points out that expenditures of the state are increasing much faster than population; and adds that taxpayers must either "shoulder a large direct tax or discourage the illusion that the best legislator is he who brings back the largest appropriation from the state treasury for his home district."

Government expenditures all round are rising rapidly in this country. Without any huge military and naval establishments we fairly keep pace with the most prodigal nations of Europe. The country is rich, but the two or three billion dollars its many taxing bodies spend annually constitutes a very appreciable burden.

And the pork barrel is among the most formidable foes to economy. It is an odd game. Legislator A wins applause at home for fetching back a slice of pork in the shape of an appropriation for a wing to the local insane asylum; but in order to get it he has to vote for appropriations in the districts of Legislators B, C and D—which his own constituents at home, of course, must help pay.

If there were a firm of forty or fifty equal partners, and one of them proposed that by mutual connivance they should all tap the till, the sane members would probably ask how they could get rich by looting one another; but essentially the same proposition, when applied to a state treasury, is considered excellent strategy.

Rigid Laws for Business

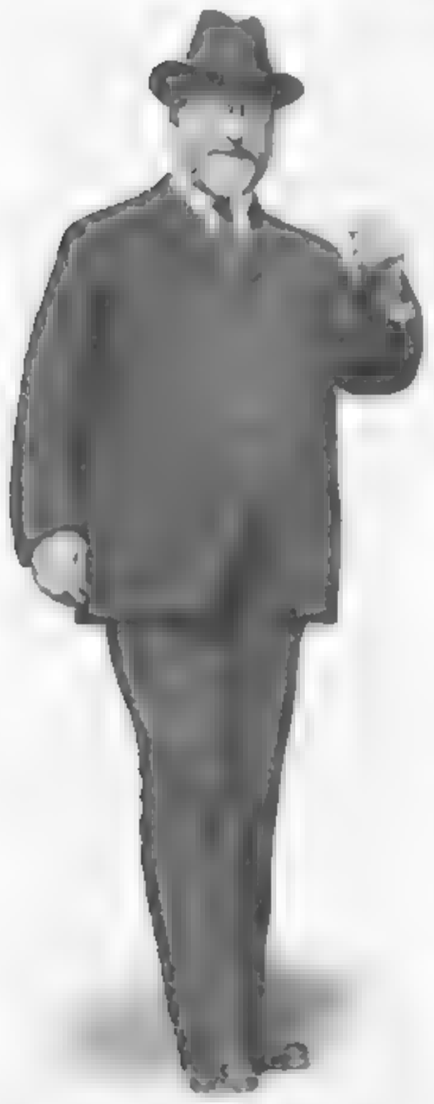
MASSACHUSETTS law, as recently interpreted by the Supreme Court in the New Haven case, permits the Public Service Commission to authorize an issue of railroad stock or an issue of railroad bonds, but not an issue of bonds convertible into stock—which is pretty much like a law authorizing Jones to borrow a hundred dollars for thirty days or ninety-eight dollars for ninety days, but not ninety-nine dollars for sixty days.

A grave fault with American law is that it constantly seeks to lay down ironclad rules for business. If the legislator touches business regulatively at all he often seeks to prescribe exactly what it shall do and shall not do. Except beyond broad limits there ought to be no precise shall and shall not. The new banking law vesting great discretion in a supervising board is a good model. Business demands elasticity and elbow room.

To set up a supervising board and then to prescribe with great and exact detail what it shall do is inevitably to make it obstructive. Laws regulative of business multiply. They should have breadth and elasticity—be a stream bed and not an ironmolder's exact pattern.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great



A Lawyer With One Client: The United States

IT MAY be superfluous to say," commented Dr. John Bassett Moore in a prefatory manner, "that there is, strictly speaking, no such thing as the international law of the United States—or the international law of any other particular country."

Having made this clear, Doctor Moore took his pen in hand and wrote and otherwise constructed eight large volumes—one indexical—on the subject of international law, which, as it might have been superfluous to say, does not exist.

That is about as remarkable a feat of authoring as the records show—except possibly the Egyptian novels of Georg Ebers, which, as will be recalled, consisted of a self-reduplicating system of romances wherein the lives and loves of the Egyptian princes and princesses were embodied—one princess and one prince to a copy. And there were as many of these passionate cions of royalty as there are genuine scarabs in the British Museum—which is quite a few; for the Egyptians apparently made scarabs as multitudinously as Ebers made his novels.

However, that is neither here nor there. We were referring in terms of admiration to Doctor Moore's feat of authoring; and that commands not only admiration but respect, for those eight volumes weigh approximately seventeen pounds, a fact that gives rise to the fervent hope among authors that the industrious doctor was compensated for his labors on an adequate avoirdupois basis.

Literary ambitions ramify in various ways. For example, there was a period in the life of A. Carnegie, one of our most noted devotees of literature, when he deemed it of great importance to establish a Carnegie library.

Doubtless Dr. John Bassett Moore heard of this ambition and doubtless he became fired with a similar ambition. However, he had not been in the steel business and had not the resources wherewith to build libraries, even if he had been so minded. "I may not be able to found a library," said the doctor in communing with himself on the subject, "but I can do more than that—I can fill one."

Therefore he selected a series of topics susceptible to what might reasonably be called literary expansion, and he has amply redeemed his pledge. He has not only filled a library but he has a running start on a couple more.

When we examine the list of the doctor's works in any competent bibliognostic compilation we discover that as a library filler he has few if any superiors. He fills them—and he fills them not with light and frothy and frivolous books, but with solid and solemn and weighty tomes, very valuable as aids for holding bookcases stably.

We have referred to the eight volumes—one indexical—concerning the non-existent topic of international law. That is but a sample of the doctor's abilities as a library filler, for Professor Wharton had taken a three-volume hack at that subject; and all that was necessary for Doctor Moore to do was to condense the somewhat diffuse conclusions of Professor Wharton on the subject from three volumes to eight, which was no trick at all for him. Did you ever by any chance happen on those six volumes of his wherein he discusses and digests international arbitration? If not you have an object-lesson coming to you on what a real library filler can do with a topic of that character.

His Batting Average in the Authors' League

A BOOKISH man, never at a loss for a word or at a loss for a few thousand words, when it comes to that! And it is not astonishing that President Wilson should have reached out for him. Mr. Wilson is an author of parts—part one; part two; part three—as his published histories show; and he felt the need of having a fellow author near by, especially as he had decided to send the Page boys—Walter and Thomas Nelson—abroad—to say nothing of Henry van Dyke, Brand Whitlock and Henry Morgenthau, the sterling author of a series of sterling checks that were much admired during the campaign.

Herein the President unwittingly put one over on Senator Bacon, of Georgia, who has been somewhat remiss in his reading, for the senator did not know, until after Walter Page had gone to consort with royalty at the Court of St. James, that Walter had said a few things in a novel about his—the senator's—beloved Southland, which gave him—the senator—pause. As it was, the senator was compelled to sit up nights poring over the poems of Professor van Dyke and the stories of Brand Whitlock; and, luckily for them, they never said anything slurring about the South—else they would not be where they are.

However, Doctor Moore had nothing to fear, even if Senator Bacon had had a whack at him. Ardent as the senator is, it is doubtful whether he would have read eight volumes and six volumes and two volumes and twelve volumes—and so on. And the President chose wisely, for the doctor had been previously in the Department of State, and the other headliners in that important organization had never been there. It was necessary, so the President thought, to have one man on the job who reasonably might be supposed to know the difference at first glance between a pourparler and a suzerain. So the author became counselor for the department, ranking immediately abaft William Jennings Bryan and two paces to the front of Joseph W. Folk, who, as solicitor, has recently handed down a ringing digest of a convention concluded with himself, whereby he intends to stop smoking cigars.

The doctor early turned his attention to our foreign relations and the why of them; for we find him serving as law clerk in the Department of State in 1885. He remained there for two years and then became third assistant secretary, where he was for five years, and where he grew in reputation faster than any third assistant we have had of late. In 1891 he went to Columbia University as professor of international law and diplomacy, returning to the State Department, or to its service, whenever he was needed. He was assistant secretary of state during the Spanish War summer of 1898, and was secretary and counsel of the Spanish-American Peace Commission that met in Paris after the war. In addition he has had other international assignments and was easily the man best fitted for State Department duties at the command of President Wilson.

A husky, well-fed, virile man, they looked him over when he returned to the State Department, and they looked him up. They found that his batting average in the Authors' League was far better than that of Ty Cobb in more important lines of endeavor; and they said one to another: "Why, this man must be a glutton for work!" So his chief and all others proceeded to let him work.

Conducting him to a comfortable and well-lighted room, they gave him a large and admirably equipped desk, slapped him on the back and said: "Go to it, old fellow! Don't let us hinder you. Do all the work there is. We shall not deter you—you may depend on that. Good luck!"

And there he is, working—working mornings, noons and nights. And, lest there may be a wrong impression that his forte is filling libraries, I desire to say that is only one of his fortes. He has several, and another of them is the wide knowledge and the intelligent understanding of our foreign relations; a skilled appreciation of the rights, duties, provinces and limitations of the State Department; a comprehensive grasp of international questions; and a big, strong, trained and able mind. The President of these United States was lucky to get him as counselor—a good deal luckier than Mr. Moore was in the circumstances, as you might say.

Still, the service of one's country entails labor—especially if one's chief is a lyceum star; and John Bassett Moore is doing his work in an able and dignified manner, seeking no advertisement and grabbing for no publicity. Meantime, no doubt, he is employing his leisure in writing nine or ten volumes on some international topic or other, for he is only fifty-four and there must be at least two ten-foot shelves of books yet in him.

"Come Right Along, Aunty!"

AN IDLE MILLION

It Leans Toward Commercial Expansion

By George Randolph Chester

ILLUSTRATED BY F. R. GRUGER

"YOU'VE come to the wrong party!" stated Big Tom Brake, scarcely turning his huge head. His neck bulged over his collar, and the arms of the big chair in his special corner of the Brake Marching Club just fitted his elbows.

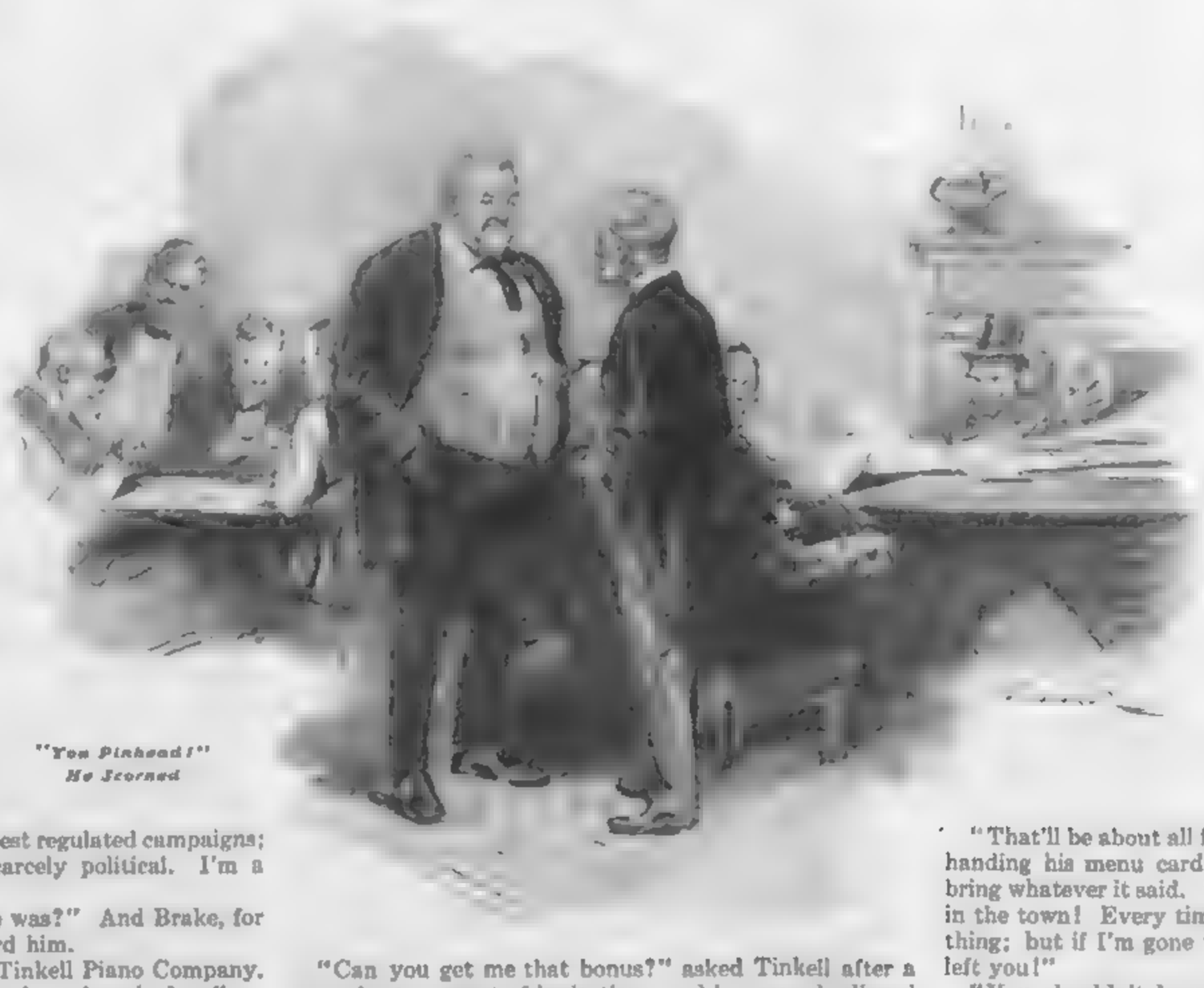
"Sorry!" regretted the suave stranger, who might have looked quite young but for his drawn brows and general appearance of responsibility. "They told me that you are a power in Bossville."

"You got your information from a back number," returned Brake, still looking out of the window through his heavy-lidded eyes.

"I don't quite understand," puzzled the visitor. "The party you have always—with which you have always been affiliated is still in power."

"No," corrected Brake; "there's a business mayor in power, and I'm not strong with him. I elected him."

The younger man laughed. Brake rather liked his voice and looked round at him. His eyes were set somewhat too close together, but he was a regular person, Brake judged. He had the polished manners Brake both lacked and admired.



"You Pinhead!" He Scorned

"Accidents will happen in the best regulated campaigns; but, after all, my mission is scarcely political. I'm a manufacturer."

"What did you say your name was?" And Brake, for the first time, turned fully toward him.

"Tinkell—J. S. Tinkell, of the Tinkell Piano Company. Established fifty years. You may have heard of us."

Brake nodded briefly.

"Bassler Falls. You've got a big plant there. What's the matter with it?"

"The oak we use for our frames is running rather scarce and shipping is high," replied Tinkell promptly enough, but with a curious contraction of his brows. "Bossville is a pretty fair oak center."

"Huh!" grunted Big Tom; and, after another survey of the stranger—a survey which began at the toes of his neat shoes and ended unexpectedly in the exact center of Mr. Tinkell's eyes—he looked out of the window again. "Cost you something to move."

"Yes; we've a lot of machinery."

"New buildings mount up."

"Not for us. If we move to this city we shall, of course, expect Bossville to furnish the site and buildings, besides a reasonable bonus. You appreciate, Mr. Brake, that a plant like ours will be extremely valuable to your city. We employ over a thousand men. Our daily payroll is above two thousand dollars. Our output would increase your transportation business to a tremendous extent. Our purchases of lumber run into heavy figures."

"How much bonus?" inquired Brake, still looking stolidly out of the window.

"Half a million dollars."

"Huh!" again grunted Big Tom; and he was both silent and motionless for what seemed an interminable time. Suddenly he shifted his chair so that he faced J. S. Tinkell. He placed his bristly hands on his big knees and leaned forward. "When do you have to meet your notes?"

"Do you know what you are saying!" and young Mr. Tinkell made as if to rise, take his hat in his hand, and start indignantly back to Bassler Falls.

"Now don't get huffy, young fellow!" advised Brake easily. "Bassler Falls is a better shipping point than this, and there's good oak there yet. Besides, I got it from your eyes."

Tinkell's face flushed slightly; then it paled, and his peculiar dark eyes, which had a trace of gray in them—and a trace of weakness too—distended!

"You'll have to be on the level with me or we don't talk," resumed Brake. "You're in a jam, and you've laid awake nights for months figuring how to get by. Now did you or didn't you?"

"Can you get me that bonus?" asked Tinkell after a very short moment of hesitation; and he seemed relieved when he had made the confession.

"The city's got the money," and Big Tom fell into a period of heavy reflection. "There's a million dollars in the city treasury. I put it there."

"Then you're the right man, after all." And young Tinkell began to gather hope.

"No; I elected a crockery-store mayor, and I'm in Dutch with that million!" complained Big Tom.

"It's your council!" Tinkell reminded him, betraying that he had been making minute inquiries.

"It's a shovel in an empty bin," returned Brake, reverting in his gloom to the homely metaphor of his boyhood. "The mayor counts that million every morning; and if we pass anything over his veto we got to stand for it before the voters. Politics is rotten these days!"

"I see!" sighed the young man, losing hope again. "I guess we can't do business."

"Who said so?" demanded Big Tom with something of resentment. "My crockery-store mayor is pretty cute; but no man's so cute that he can't be handed his. Mind, I don't promise anything; but there's just a chance that you might get your million after all."

"I only said ——" began the young man, and stopped abruptly.

"I know you only said half a million—but there's expenses!" And Brake stared at Tinkell's shoes with the sober concentration of a business man. "You'd better go back home till I send for you."

II

EDDIE EDWARDS was back in town and at it again, with a slam and a bang and a biff and a clatter! Before any one knew he had arrived he had a brass band on the street, and six banner wagons with fifes and drums inside, and red-coated sandwich men with bells, all advertising the new Beauvista addition to the city of Bossville.

Every time Eddie went broke in his travels about the world he came back to his native town and boomed it; and they missed him when he was gone! He was a young man with a ruddy cheek, a bright blue eye, and a voice that was four numbers over size; and he was the very heart and soul of enthusiasm.

"Hello, my petrified friends!" he hailed the members of the Boosters' table in the Business Men's Club, four days after Tom Brake had chatted with J. S. Tinkell.

"Well, if it isn't Silent Eddie!" exclaimed paunchy "Pump" Pummel, of the Pummel Pump Company. "I wondered why I couldn't sleep last night!"

"Watch Eddie Edwards—or he'll organize something!" warned a friend at the Water-wagon table.

"Where have you been, Eddie?" inquired lanky Bob Faggers, who had worn the same smile, without a break, from the day he was ushered into the world.

"Oh, round!" replied Eddie, exchanging nods with a few dozen of his cronies. "A friend telegraphed me the town was dead, and I hurried back."

"We need you," pleasantly observed the small-whiskered man at the head of the table. "We've had no excitement since you stole the old cemetery."

"You must have had some, Arnold. They sneaked you in as mayor while I was out."

"What special detriment to the town has Eddie started?" demanded George Markeson, who had a bald furrow down the center of his head like a moon path on a dark lawn.

"That'll be about all for you!" loudly responded Eddie, handing his menu card to a waiter with instructions to bring whatever it said. "I'm the only Simon-pure boomer in the town! Every time I come back here I start something; but if I'm gone two years I find you just where I left you!"

"You shouldn't leave, Eddie," laughed Pummel, the paunchy Pummel Pump man, breaking viciously into his chicken pie. "We admit that we need you."

"I should say you do!" declaimed Eddie, who seemed to radiate so much vigor that he must have ached. "If I didn't hand you a real-estate subdivision now and then, you wouldn't grow an inch. What have you rheumatic old loafers been doing? Have you a new public building, or a new store, or a new commercial enterprise of any kind since I was here last? No, you have not what I said, and so on! You have not even a new factory; and everybody's having them now. Why don't you get a factory?"

"Don't be too fast!" remonstrated E. W. Rockley, who had grown gray and now was growing bald in the defense of Bossville. "We have a new refrigerator company."

"Three carpenters, a tinner, and a boy!" scorned Eddie. "I saw the shed as I came into the station—and was ashamed of myself for looking. Why don't you wake up and get a live enterprise here? Why don't you get a factory employing a thousand men, with a payroll of two or three thousand dollars a day? A concern like that would bring several million dollars annually into the town. You could probably coax one here with a million dollars. Haven't you any money? Are you broke?"

"Somebody tell Eddie Edwards to shut up!" hailed a voice from the Boosters' table.

"Eddie is a good tonic," laughed the mayor.

"I hope I'm more than that!" responded Eddie. "Say, fellows, let's form a Commercial Extension Bureau and see if we can't do something—just for a joke! Bring a big factory here—or something like that."

"Fine dope!" approved the paunchy Pummel Pump man. "I'm in. When do we organize?"

"Bing!" answered Eddie. "Mr. Mayor, will you take the temporary chairmanship?"

"With pleasure," acquiesced the small-whiskered man.

"Move we make it permanent!" suggested lanky Bob Faggers.

There were a dozen seconds to that motion.

III

TRUE to his organization principles of putting the busiest men he could find on his hardest-working committees, Mayor Martin Arnold conducted the affairs of the Commerical Extension Bureau as conscientiously as

he conducted the wholesale crockery business, the mayor's office and all his other responsibilities. He was always there, and he was constantly endeavoring to secure commercial extension for the city of Bossville.

The bureau obtained the promise of a new railroad route to the South, inaugurated a system of shopping excursions for out-of-town buyers—and did a few little things like that; but its main appetite was still unappeased! It wanted a factory—a big one—a concern employing a thousand men and with a payroll of two or three thousand dollars a day; and it considered carefully the sort of factory with which it would have the best chance of favor.

Bossville's most popular commodity was oak, of which it kiln-dried and shipped large quantities; consequently some manufactory employing oak would be desirable. There was a wire-drawing plant in the town, devoted to the finer grades of wire, and this was a factor to be considered. There was excellent molding sand also; but no member of the committee found a logical combination of oak and wire and molding sand.

The best they could think of was a combination of oak and wire; and no one of them could have remembered afterward which one of them had discovered the answer to this riddle to be a piano. Possibly the idea just grew in the minds of them all; or possibly Eddie Edwards inconspicuously suggested it! At any rate, Eddie was dubious about it.

"A piano company's about the hardest company on earth to move," he worried—"that is, an old-established one."

"And the others we don't want," added the mayor, who had subscribed thoroughly to Eddie's large ideas.

Eddie had preached a thousand-man factory to him with all his well-lunged enthusiasm day after day; and, besides, the mayor himself preferred a comprehensive thought. He had graduated from the retail into the wholesale crockery business at twenty-four.

"The best we can do is try it," hopefully returned paunchy Pump Pummel. "Suppose we write to all of them?"

"Wouldn't it be a great thing for the town!" considered Eddie with a kindling eye; and he made a speech about it, of such tingling enthusiasm that every man on the committee felt a piano factory to be the one thing which would save Bossville from commercial atrophy!

On the very next day, just before the lunch hour, a rather good-looking but drawn-browed young man with queer black-gray eyes came in to lunch at the Business Men's Club with one of the lumbermen who sat at the Boosters' table.

"Mr. Tinkell, of Bassler Falls, gentlemen!" announced the lumberman as he sat down; and the boosters greeted the newcomer with their usual disconcerting stock chorus of "Why, how do you do?"—after which they smiled pleasantly to him and let him attend to his own business.

Eddie Edwards, however, seemed interested in the stranger.

"Tinkell?" he observed. "The name seems familiar."

"Tinkell Piano Company," responded the stranger.

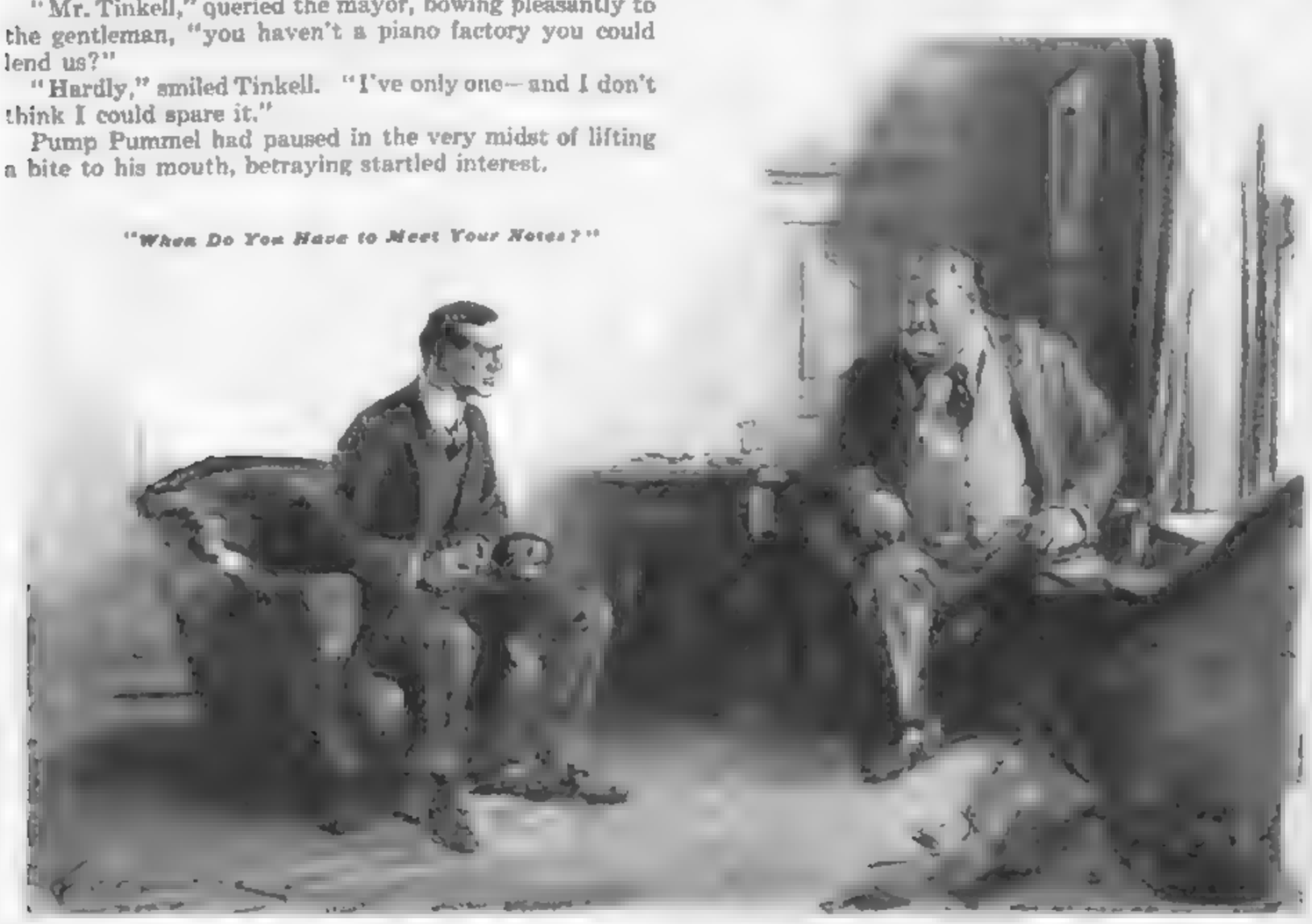
"Well, do you hear that, mayor?" yelled Eddie to the small-whiskered man. "Here's the piano manufacturer we've been asking for!"

"Mr. Tinkell," queried the mayor, bowing pleasantly to the gentleman, "you haven't a piano factory you could lend us?"

"Hardly," smiled Tinkell. "I've only one—and I don't think I could spare it."

Pump Pummel had paused in the very midst of lifting a bite to his mouth, betraying startled interest.

"When Do You Have to Meet Your Notes?"



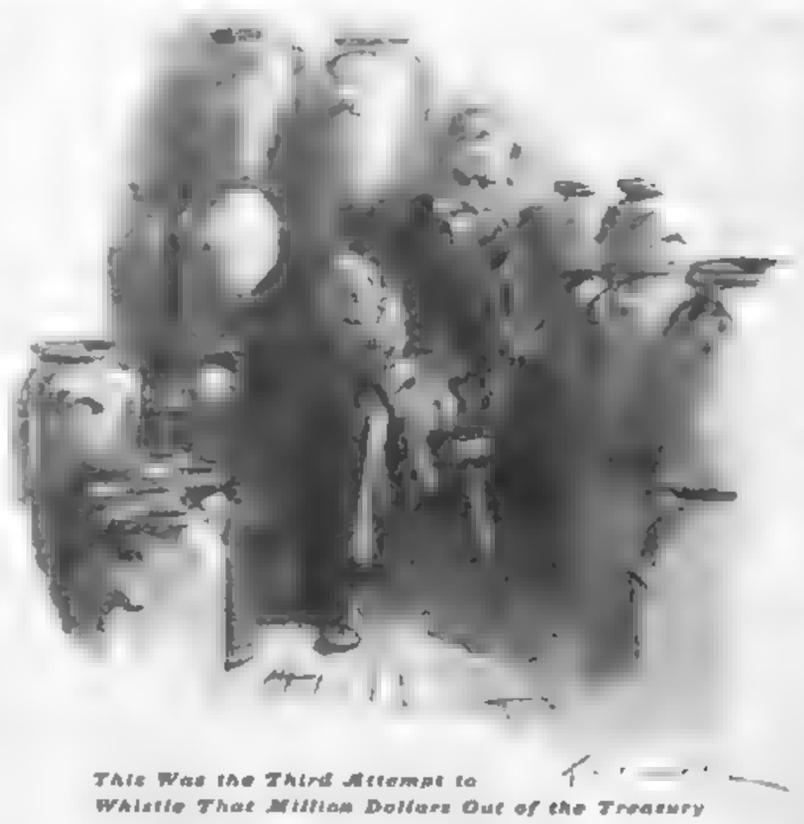
"We couldn't induce you to move it here?"

"I'm afraid not," again smiled Tinkell. "We have a good plant in Bassler Falls and cheap power. Moreover, we have splendid shipping facilities."

"No better than here!" quickly put in the official defender of the city—old Ellis Rockley. "We'll guarantee you power as cheap—or cheaper."

"Besides, we're nearer to the center of better and more abundant oak," urged Mayor Martin Arnold, to whose simple earnestness there was always a chance of success until failure was undeniable.

"I'll have to grant you that," acknowledged Tinkell with sudden gravity. "If anything would induce me to move the Tinkell Piano plant to Bossville it would be your magnificent supply of good oak. I've been buying some today from our friend Franklin."



This Was the Third Attempt to Whistle That Million Dollars Out of the Treasury

"I've been coaxing him to move here," smiled Franklin.

"You have quite an extensive business, I believe," suggested Eddie Edwards in a perfectly clear tone.

"Oh, one might call it such," returned Tinkell in a tone equally clear, though not quite so loud. "We employ over a thousand men, and our payroll averages between two and three thousand dollars a day."

A series of looks that were almost like consternation passed round that festive board. This was a remarkable coincidence!

"I'd like to take you out driving this afternoon if you have an hour or so to spare," offered Mayor Martin Arnold, leaning forward earnestly. "It would be a pleasure to show you some of the commercial advantages of Bossville."

IV

THE Mayor of Bossville, armed with a resolution from the Business Men's Club and with an ordinance carefully drawn by himself, took thoughtful stock of his city council. Out of the twelve there were seven of his own party, and he chose Billy Stelling to introduce his ordinance. Billy, who was playing billiards at the Brake Club at the moment, carefully read the ordinance through and passed it back.

"Sorry, mayor, but it's not for me," he stated, and chalked his cue.

"Why not?" demanded the mayor.

"Well," considered Billy, "it calls for the city to pay out a million dollars, and I don't want to be tangled up in any graft like that."

Martin Arnold, who had kept a reputation for integrity because he valued it more than anything for which he could sell it, nearly choked! "I don't think you read that ordinance," he charged. "If you did I'm sure you didn't understand it. No sane man could call it a graft."

"That's what they've called every appropriation bill I ever helped pass," Stelling complacently and truthfully assured him. "If this was for a little crimp—like fifty thousand or so—I'd do it just to oblige you; but a million! That's what they call looting the treasury!"

Arnold kept his patience. He had met a new race of men since he had carelessly strayed into politics, and he had found that their thoughts were not as his thoughts.

"Let me explain this to you," he urged. "The appropriation is to bring here one of the largest manufactories of medium-priced pianos in the country."

"I got that much; but who gets the money?"

"The piano factory. It's to pay their expenses of moving."

"Dan Dorsey'll move 'em for a hundred and fifty thousand—I don't care how big they are," stated Stelling, sighting along his cue. "It's a graft!"

"I don't suppose you could understand this in a year," snapped the mayor, losing his temper—"because to a man like you no dollar is ever honest!"

"It don't need to be," asserted Stelling with conviction. "I wish you'd put that ordinance back in your pocket. The figures on it scare me."

"Very well," gave up the mayor. "However, even if you do seem afraid to introduce the ordinance, I suppose I can rely upon you to vote for it."

"Not on your life!" promptly refused Stelling. "I never want to see my picture in the papers alongside a million dollars! It's too serious!"

At least half as much amused as he was disgusted, the mayor hunted up Jimmy Hoban, whom he found in Dick Foley's well-known and justly famous political saloon. Hoban read the document twice over, with a cigarette hanging from the corner of his lips, and handed it back to the mayor.

"It's got up all right," he commented. "Who wrote it?"

"I did," acknowledged the mayor. "I want you to introduce it at the next council meeting."

"I don't think I'll be there," stated Hoban carelessly. "Have a drink?"

"No, thanks!" refused the mayor. "Are you sure you'll not be at that council meeting?"

"Cinch!" answered Hoban. "I'm going to forget the date right now. Mr. Mayor, I wouldn't introduce that bill for money, marbles or chalk! I've got a reputation to sustain!"

"I don't think I'd sustain it if I were you," sarcastically rejoined the mayor. "What's the matter with this bill?"

"It smells bad! It's too big a chunk for me to fuss with in a ward where a man's a stuck-up aristocrat if he wears a two-dollar shirt. Say, mayor, why do you want to pay out all that good money to a piano factory?"

"To induce them to move here," Arnold painstakingly told him. "This concern employs over a thousand workmen, and has a daily payroll of from two to three thousand dollars. It would bring to this town several million dollars a year! Isn't that worth this million-dollar bonus?"

"Well, we've got this million!" sagely considered Hoban. "Believe me, Mr. Mayor, my hunch is to keep that money right where we can get at it ourselves."

The mayor rammed the ordinance into his pocket.

"From that I take it that you will neither introduce the ordinance nor vote for it?"

"You win!" granted Hoban. "No such money as that ever changed hands without a scandal."

Frank Sayers was equally reticent.

"I don't want to be mixed up in anything," he cautiously observed. "I've helped put a crimp in the treasury for almost every kind of a game there is, but I won't take a chance on a piano factory!"

"Can't you see how much money it will bring to the town?"

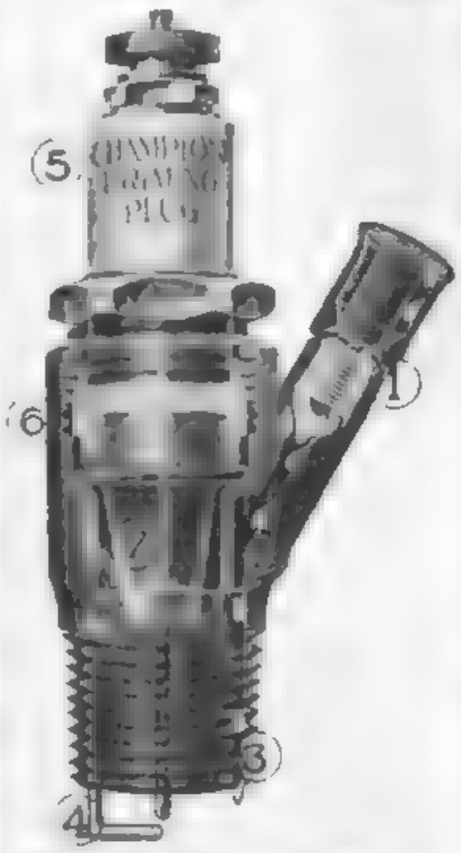
"Do I get any of it?" was the immediate counter query.

"Every citizen will get the benefit of it!" earnestly promised the mayor.

"I'll sell my share right now for a new pair of suspenders," offered Sayers. "I haven't made a cent, more or less, in my cigar shop for the last ten years; and how do I know that this piano company's on the level, anyhow?"

"I investigated their standing. They've been in the business fifty years; they have a tremendous output; they're

Ask For "Champion" Priming Plugs



Champion Priming Plugs start any motor—in any weather—on the first quarter turn. Like every other success, they were quickly imitated.

Insist on the genuine. The illustration shows you the distinctive "**Champion**" features that a perfect priming plug should have.

1. Steel needle valve—not a pet cock—which opens easily for priming and is compression tight when closed.
2. Separate gasoline channel through the plug's shell. Gasoline used for priming does not flow down the porcelain or central electrode.
3. Gasoline is liberated where it makes perfect ignition without "sooting up" porcelain or firing points. There is no danger of breaking porcelain.
4. Highest quality imported manganese nickel points, which cannot oxidize, carbonize or burn, thus insuring a hot, fat spark.
5. The name "**Champion**" is on the porcelain.
6. Gasket construction between porcelain core and metal parts centers the porcelain, and makes plug compression tight, yet easy to take apart.
7. Porcelain is of the finest quality imported clay, accurately turned and baked by a special process. Assembled to form a single unit with the central electrode.

Sold everywhere at $1.25 each. If your dealer is not yet supplied, use the coupon and send us $5 in any safe form, for a set of four **Champion Priming Plugs**—prepaid.

Made in a special size for motorcycles. Disregard coupon when ordering for that purpose. Send name and year of motorcycle with your remittance.

Champion Spark Plug Company
109 Avondale Avenue, Toledo, Ohio

Champion Spark Plug Co. Toledo, Ohio
Herewith find $5 remittance for which send me four Champion Priming Plugs, assorted
My car is a ____ of the year
Address ____
My regular dealer is ____

clear in the banks and the commercial agencies give them a good rating. What more do you want?"

"To rest easy," Sayers informed him. "Say, that million was put in there during two administrations under Brake; and I'd even rather see it stay right where it is than go out of town. I'm against the bill, mayor."

With the dogged resolution which had so far characterized his incumbency Arnold did not stop until he had interviewed the four remaining aldermen of his own party with no better results than with the three; and that night he went into the council in a white heat.

He called attention to the fact that this was his own personal bill—the only one he had ever asked them to consider and they would not even introduce it. It was offered on his own personal responsibility; and after he had explained its logical reason for existence, its vast benefit to the city and its patriotic nature, he turned his attention to the council itself, and stated fluently just what he thought of that body of lawmakers.

He had not been back in his office over ten minutes when the door opened and a heavy tread entered the room.

"That you, mayor?" inquired a rumbling voice.

"Hello, Brake!" replied Arnold wearily, too much cast down to resent the intrusion.

"What's all this rumpus in the council?" And Brake sat down heavily in a big leather chair.

"It's an ordinance appropriating a million dollars for the transfer of the Tinkell Piano Company's plant from Bassler Falls to this city."

"Oh, yes. I heard something about that," responded Brake. "Big company, ain't it?"

The mayor immediately told him how big the company was and the number of men it employed, the amount of its daily payroll, the annual total of its business, and a few other vital facts—all in the tone of savage grievance.

"It sounds like it might be a good stunt, though I'd hate to take the responsibility for it," considered Brake.

"The responsibility is mine!" blazed the mayor. "I went to all seven of the councilmen of our party and not one of them would introduce the bill, even after I assured them it was my own personal measure!"

"Why didn't you come to me?" Brake gently chided him. "Those dummies don't know anything. Now me—you and I have had our differences; but, after all, the party has to have unity, and if this is your pet ordinance it goes! You hike right back down there and tell 'em I said to put it on its reading."

Mayor Martin Arnold had quite a struggle with himself. He would much rather choke than accept a favor from Big Tom Brake; but he was nine-tenths conscience and he knew his duty to the city of Bossville!

"Thanks!" he managed to articulate. "To whom shall I give it?"

"Oh, any of 'em!" said Brake airily.

V

THREE days before the ordinance, now known as the Piano Bill, was to come up for its final reading and passage, Mayor Arnold sent for his personal lawyer, who was a square-faced man made entirely of parallelograms.

"Donaldson, I wish you'd go to Bassler Falls and look over the Tinkell Piano Company's books for me," he requested.

"Good Lord, Martin, haven't you investigated the Tinkell concern enough?" laughed Donaldson.

"Not when it's so near the time to pay them the city's million dollars, for the spending of which I am so largely responsible. I got the usual commercial reports on them, looked at their balance sheets, and sent over the city auditor to inspect the books before I committed myself; but the city auditor's a politician."

"That being the case, I think I'd better go," decided Donaldson with a grin; and he went. He came back without the grin.

"There's something funny over there, Martin," he said with a worried look. "I suppose you know they have an approximate half million dollars falling due on the fifteenth, just five days after Bossville is supposed to hand them their million."

"Correct!" corroborated Arnold. "Those bills payable were on the balance sheet I saw; but they have ample assets to meet them."

"Yes," drawled Donaldson. "There were plenty of assets on the books they showed me."

Arnold looked round at him quickly.

"Great Scott!" he exclaimed.

"That's what we all said," returned Donaldson. "You see, they thought the investigation was all over, and they didn't expect me; so I made Tinkell and his bookkeeper nervous. They didn't leave me alone for a minute with the books. Do you know what I believe? Well, frankly, I think they doctored that ledger for your especial benefit when you were over at Bassler Falls."

The mayor punched delicate little holes with the sharp point of his leadpencil.

"Didn't you find out anything definite?"

"Not a thing! But what would you think if you saw a three-months ledger page, fresh looking and all in the same shade of ink, with that page reported on the three regular balance sheets?"

"Well, even that could be explained," mused the mayor, struggling to be just.

"Yes," admitted Donaldson; "but I've brought you a piece of advice: Don't you let go of any money till after the fifteenth! If they have the assets their books show they can take up those notes without difficulty. If they haven't they'll go bankrupt; and if they're that near the edge Bossville doesn't want them."

"That's a happy thought," complimented the mayor, and threw down his leadpencil; then he picked it up again. "But—look here, Donaldson—if we pass the Piano Bill before the fifteenth, which will be ample evidence that they're going to get the money, they can secure an extension on their notes."

"Then hold off the passage of the bill."

"I'll do it!" decided the mayor; then he called up Big Tom Brake.

"He's out of town," was the report; and the mayor, with a sigh, reached for his hat.

"Now I'll have to talk with the aldermen!" he complained. "That council meeting's tomorrow night." And hurrying out he jumped into his automobile, and chased down to Billy Stelling, whom he found bowling in an obscure alley.

"Billy, I have a reason for tabling the final reading of the Piano Bill," he stated. "It comes to a vote tomorrow night, you know."

"Sure—I'll be there," said Billy, chalking his thumb; "but I got no orders to hold off."

"You're getting them now," Arnold informed him. "You must remember this is an appropriation bill for a million dollars."

"I couldn't forget it if I tried," declared Billy, turning a ball round thoughtfully.

"I want the bill held up for two weeks or more," went on Arnold, "and I want you to introduce for me a motion to table the measure."

"Me? Not on your life!"

And Billy, taking a mighty swing, rushed forward and hurled the ball down the alley, picking up another one as he came back. "I don't make a monkey of myself—and the chief out of town! Remember, mayor, you handed me this bill—and now you get it. I got a strike!"

Arnold almost succumbed to a temptation to tell Billy why the Piano Bill must be held up; but better sense prevailed and he hunted up Frank Sayers.

But Frank Sayers proved no better subject.

"You bring me a written order from the chief and I'll do anything you say; otherwise not."

"But this is an emergency!" urged the mayor.

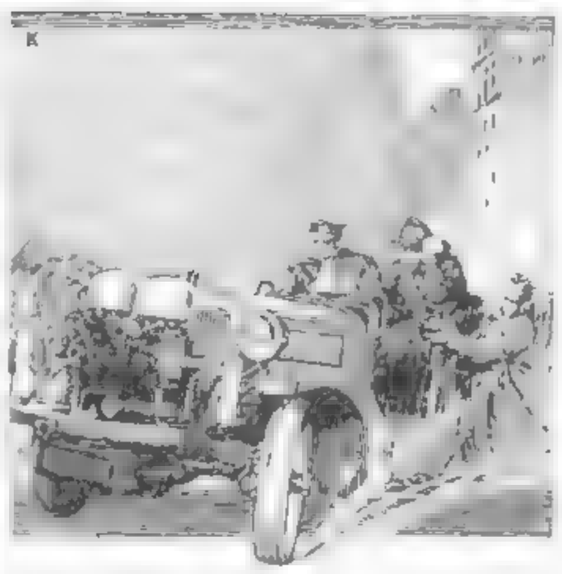
"Not for me!" returned Sayers carelessly. "I know where I'm at. I go down to the meeting tomorrow night and vote for that Piano Bill; and go up to the club and play poker till three o'clock in the morning; then go home and catch the devil!"

"Look here, Sayers," said the mayor earnestly, "if we pass this appropriation bill there's a chance that we might lose the city's money!"

"The city's used to it," remarked Sayers philosophically; and that ended the interview.

Arnold, though not at all hopefully, called on the balance of his aldermen; then, knowing better than to approach any of those on the other side, he went back to the store, and drowned his worries in the whirl of the wholesale crockery business.

Just before closing time on the following evening Brake came into the offices of Martin Arnold & Company. He had not intended to be within reach of appeal when the time came for the ordinance to go through, but a frantic telegram from Tinkell



EDISON MAZDA
Automobile Lamps

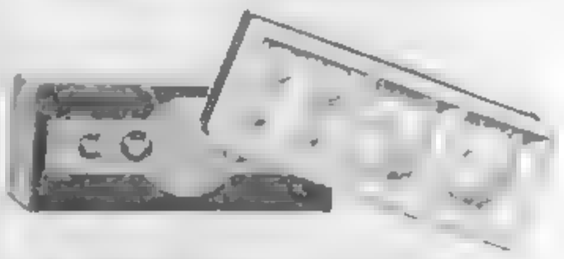
THINK of the rough jolts and throbbing engine vibrations that shake and jar the little electric lamps in these headlights as the heavy auto fire engine swings around the corners or rushes down the street like a meteor. In harsh service like this as well as in all the milder forms of every day usage thousands of EDISON MAZDA Automobile Lamps have proved their thorough reliability.

Edison—the pioneer name in electric lighting, summing up 35 years experience gained in making 500 million good lamps—this is the name to remember when renewing the electric bulbs on your car. Back of these lamps also is that world-wide Research known as "MAZDA Service."

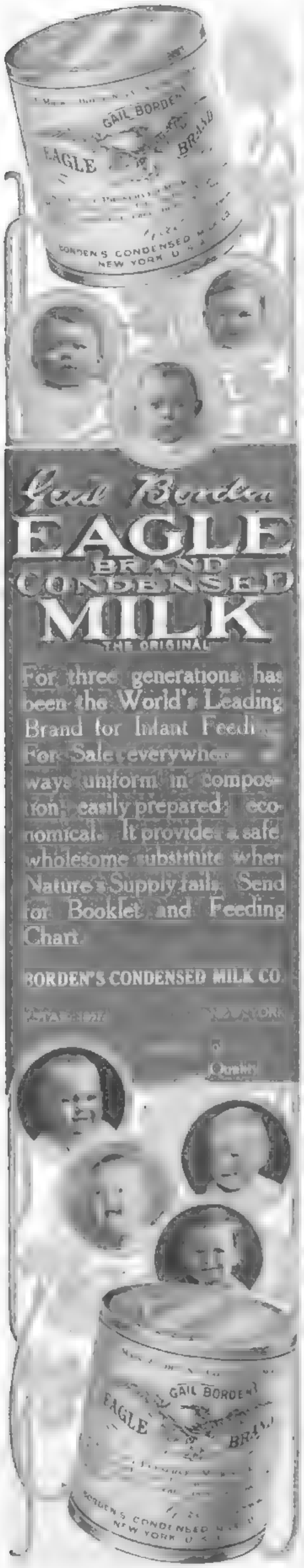
Protection—The EDISON Lamp Chest, containing extra head, side, rear and speedometer lamps, six in all, should be in the kit of every electrically lighted car. This is the safe, sure and convenient method of carrying spare lamps for emergency use. For sale by all EDISON Service Stations and agents.

Standard—To insure getting just the right sizes and types of lamps for your car write for folder "Standard Incandescent Lamp Equipment for Automobiles," it details the lighting requirements of over a hundred cars.

Agencies Everywhere



EDISON LAMP WORKS
of General Electric Company
General Sales Office: Harrison, N. J.



had brought him back on the job to find how much Arnold knew.

"What's this about tabling that Piano Bill?" he demanded.

"I'm so glad you arrived before the council meeting tonight!" responded the mayor, whose delight was not feigned. "I consider it quite necessary to hold up that appropriation."

"Why?"

"I wouldn't want it generally circulated, but I'm afraid we might have a practically bankrupt concern on our hands."

Brake studied him slowly beneath heavy eyelids.

"Then you don't know anything," he guessed. "That's no way to monkey with a big concern like the Tinkell Piano Company. Why, it's been founded fifty years, it employs a thousand men and has a payroll between two and three thousand dollars a day! Besides, it's your own personal measure."

The mayor felt his face flush, but he stood by his guns.

"When I'm wrong I'm willing to say so!" he exclaimed. "I'm not sure the Tinkell Company can meet its ordinary obligations without our money, but I can tell in two weeks. They'll either be bankrupt or worth our appropriation in that time."

"Huh!" grunted Brake.

He had better information than the mayor; and he knew quite positively that the Tinkell Company would be bankrupt without the Bossville city funds, in which case there would be no chance to split the half million which was to go for expenses.

"We're going through with it!" he announced. "We gave our promise and we'll keep our word. Young Tinkell gets his money—and don't you forget it!"

The mayor stopped and pondered for a moment, and fell a prey to base suspicion!

"I'd like to know just how deeply you're mixed up with this," he bluntly suggested. "If it's straight I apologize; but if it's crooked you're in it!"

"Why, it's your own ordinance!" expostulated Brake, with the indignation always felt by a man who is justly suspected without good cause.

"And you're the one who is most anxious to have it passed!" flared Arnold. "Well, you won't get that money if I have to guard the treasury with a shotgun!"

Brake regarded him with slow contempt.

"You may be all right in the crockery business, but you're a pinhead in politics!" he sneered, and stalked out.

Mayor Martin Arnold went immediately back to his dim corner amid the tallest crocks, which was his favorite place to stand humiliation; and there he wrestled long in the spirit. This was the third attempt—during Arnold's term—Brake had made to whistle that million dollars out of the treasury; and this time it looked as if he had succeeded.

Arnold sat there with his whiskers sticking through his fingers for about half an hour; then he rose, with a lightened countenance, and called up his lawyer.

"Say, Donaldson," he asked, "could an injunction be secured to keep a city council from passing an ordinance?"

"I'm not sure till I look it up, Martin," drawled Donaldson; "but my general impression is that you can enjoin almost anything, from Niagara Falls to the peep of a robin."

That evening Mayor Martin Arnold went up to the Brake Club and sat where he could face Big Tom.

At ten-thirty a telephone call came for Brake, and the mayor sat pleasantly twiddling his thumbs.

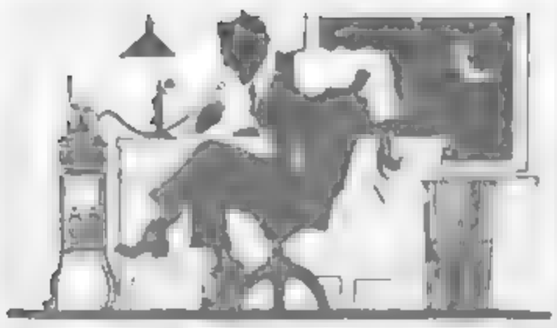
In about five minutes Brake came striding back through the taproom—and one glance at his face told Arnold the glad tidings. The injunction had been served and Brake had the news, which was only tempered by the fact that the money was still in the city treasury!

The supreme moment for which Arnold had waited was now arrived! He rose from his chair, and crossed briskly to where he could intercept Big Tom.

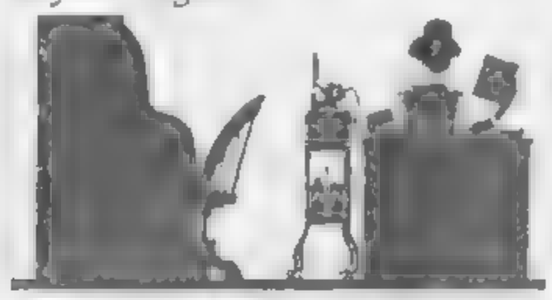
"You pinhead!" he scorned.

Editor's Note—This is the second of three stories by George Randolph Chester. The third will appear in an early issue.

"A fine and perfect showing. We're gathered fresh to-day. We don't know where we're going— But we're on our way"
HERE'S WHERE
Campbell's
VEGETABLE
SOUP
Campbell's SOUPS
Look for the red-and white label



Think of the convenience of dictating at any hour of the day or night—



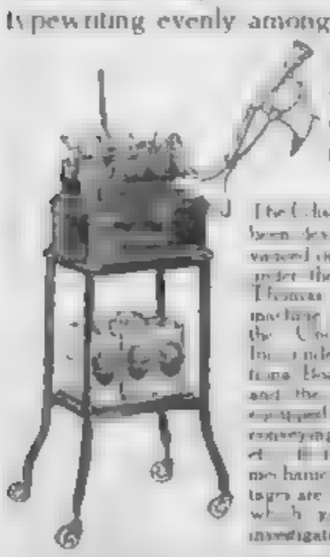
think of the advantage of knowing that what you dictate can be written without error by any stenographer—

think of the saving of your own time and that of your typewriting department when stenographers are not necessary for your work. The

EDISON DICTATING MACHINE

(Prevent Substitution. Specify "Made by Edison")

makes all this possible in any office, on any work. Its use brings about a system that saves the time of dictators and dictatees, makes business letters the clear, logical, concise letters they should be, distributes the typewriting evenly among all the operators,



insures promptness and reduces the chance of errors to a minimum.

The Edison Dictating Machine has been developed to its present advanced design by a staff of experts under the personal supervision of Thomas A. Edison. It is the machine approved and labeled by the Underwriters' Laboratories, Inc., under the direction of the National Board of Fire Underwriters, and the only dictating machine equipped with an Automatic Index for recording correction indications, etc., at the transcriber. Its many mechanical and electrical advantages are explained in our booklets, which you should read before investigating.

Service Everywhere, including the principal Canadian Cities

Thomas A Edison INCORPORATED

228 Lakeside Avenue Orange, N. J.

SEND IN THIS COUPON

Thomas A. Edison, Inc.
224 Lakeside Avenue, Orange, N. J.

Please send me your booklet entitled "*The Goose, the Typewriter and the Wizard*" describing how the Edison Dictating Machine may be adapted to my work and your booklet on its mechanical and electrical advantages.

Name

Firm

Address

THE LAME DUCK

Views of an Innocent Bystander

WASHINGTON, D. C.

DEAR JIM: It is beginning to dawn on observers here and elsewhere that these Democrats who are so rampantly in our midst are members of an Administration that is not only serious but sensitive; that they are both consecrated and conscious.

"The whole thing is absurd!" declaimed a naval officer who was much roused over the action of President Wilson in reprimanding those various sons of Neptune and Mars who sought to have some fun with high official dignitaries at the now noted Carabao dinner, and who were so sharply called to account. "It is absurd, I tell you! There is nothing in that song—Damn, damn, damn the Filipinos!—that would offend anybody but a Presbyterian minister."

Whereupon his hearers reminded the sailor he had overlooked the fact that the person with whom he was dealing in the matter is exactly the same sort of person he had in mind as susceptible to offense in the premises. There was considerable pressure brought to bear on President Wilson, urging him to forget the incident.

I hear that both Secretary Bryan and Postmaster-General Burleson besought him to say nothing about it, but trust to the wide unofficial circulation of his dissatisfaction to keep the naval and army and marine officers within the line of his sort of propriety at their future dinners. He refused to listen. Instead he issued his letter of rebuke; and a lot of good officers and excellent and well-intentioned gentlemen will have reprimands set against their records in the service archives of the country.

I went to that Carabao dinner where the naughty things were said and sung, and I have attended other Carabao dinners in the past. I remember seeing President Taft at one of them; and the same songs were sung at that dinner, and the same sort of high jinks high-jinked—and he took no offense.

Moreover, Secretary Daniels, who was at this particular dinner, as well as Justices McKenna and Pitney, of the United States Supreme Court, didn't seem to mind the jokes; nor, as I am informed, did Secretary Daniels wake to the enormity of the offenses committed until the President woke him a day or so after the dinner.

There is no doubt that one or two of the skits were a bit raw, considered in the light of satirical foraying against existing conditions—especially the caricaturing of the battleships after the manner of cartoons in the Hearst newspapers, which are distinctly unfriendly to the President and his policies; but there is a general impression, both in Washington and out of it, that the President could have attained his results as well by unofficial action as by this official action, which gives the incident undue importance and creates an impression that he, as well as his colleagues, are not good sports.

"Use No Hooks"

None of the army or navy men had any idea of doing anything that partook of disloyalty or of lack of support of the present policies. They were out for an evening's fun. They had in mind the long success of the Gridiron Club in saturizing both presidents and policies, and they made the mistake of thinking the new Administration was not more sensitive to jokes on it than the old ones had been. It was an error of judgment.

All persons are now officially and formally notified that this Administration cannot abide having fun poked at it; that it resents satire and repudiates ridicule. All persons are warned that nothing must be said about the men in power that can be construed in any way as a reflection on their highness of motives, purity of thoughts, patriotism of actions and upward trend of endeavors. It makes no difference whether the fun is innocent, the satire lenient or the ridicule kindly. This Administration has wrapped itself in cotton-wool; and when it is handled no hooks shall be used.

A joke is not a joke when it is leveled at the present Administration. Instead, it is disloyalty if the jokers are in the service. What it is when the jokers are outside has not been determined; but it is something equally heinous, no doubt. Probably there will be a ruling on that point soon.

Always, heretofore, when anything of this kind has happened those who have been lampooned have had and have taken an opportunity to come back; but apparently the President mistrusts the powers of repartee on the part of his assistants in the governing game and takes up unnecessary cudgels for them, wherefore he is laughed at by the great bulk of the population.

It looks to me as though it were a reversal to type in him. I fancy he considers his army and his navy officers as sophomores in the great University of the United States, of which he is the head; and as he is the prex he seeks to maintain discipline among his sophomores by lecturing them roundly and giving them some black marks for what he considers a breach of the proprieties.

If it had been Secretary Bryan, for example, there would have been no trouble. That seasoned campaigner is a good fighter. At the Gridiron dinner, held but two nights after the Carabao affair, Bryan was roasted regardless by the newspaper men. Did he get peevish and nurse a grudge? He did not. Instead, when it came his turn he rose in his seat and handed the josh right back to the newspaper men; and there wasn't a sting left on either side when it was all over.

The Sensitive House

To be sure, the army and navy jokers are a bit less expert in their joshing than the Gridironers, who have been doing that sort of thing for thirty years; but they meant no harm and in reality did none. Mr. Wilson's grievance was largely imaginary.

If the dinner had happened a year later it is likely it would have passed unnoticed; but it didn't. Still, if there is a Carabao dinner in the winter of 1914 it is very likely the songs will be confined to Columbia, the Gem of the Ocean! and the skits to the presentation of well-authenticated episodes of the Revolution, or mayhap an allegorical production of the Signing of the Declaration of Independence.

However, the President isn't the only sensitive one in the new congregation. Those Democrats up in the House of Representatives are a rather susceptible lot. Any person who calls that occipitally osseous aggregation of statesmen anything but a collection of patriots gets a rise that is amazing! Do you remember what happened when Colonel Mulhall came along last summer and alleged that he had had devious dealings with some of them?

They rose as one man and protested and declared their innocence, voiced their indignation, and gave a most edifying exhibition of a conglomerated honor that was wounded to its sensitive core. Nothing would do but to purge themselves of those foul imputations by means of an investigation, which was duly held. The net result was, of course, that they were all blameless, with the exception of one statesman, who, they hinted, might have been unethical. The villain was an elevator boy!

Likewise, not so long ago, when a Washington newspaper printed a story that there might be some sort of reprisal urged by the people of the city of Washington against the course of the Democrats in the House in constantly attacking the District of Columbia and endeavoring in every way to saddle obligations on the defenseless and unfortunate people who live in Washington, there was such a row that one might have thought this newspaper had said these protesting statesmen had been caught robbing henroosts!

It is the present fashion, you know, Jim, for these legislators to work out their ideas of reform and reprisal on the District of Columbia, where the people have so much less representation for the taxation imposed on them than the givers of the Boston Tea Party had, that those old crusaders look like overlords compared to the Washingtonians. The explanation is simple: Nobody in the District of Columbia has a vote and these patriots fear no comeback.

Well, it was stated there was a possibility that Washingtonians might go outside the

The style in a dress costs more than the material

When you buy a smart gown from an exclusive modiste you pay for somebody's style ideas; the material is but a small part of the cost.

You get these same style ideas that cost so much in the finished dress in

Ladies' Home Journal Patterns

These patterns will enable you to put the style you seek into the dresses you make. They are so accurate, so simple and the directions are so complete that you cannot go wrong. Do not judge these patterns by any pattern experience you have had. Try them. It will mean more dresses for you and more becoming dresses, without increasing your dress allowance.

Ask at the store you patronize for Ladies' Home Journal Patterns. If you cannot get them there, send to us. These patterns are illustrated in the Ladies' Home Journal, The Criterion of Fashion, The Home Style Book and Children's Clothes.

Ladies' Home Journal Patterns 629 West 43rd Street, New York

Owned and controlled by The Curtis Publishing Company

This is the State
Hunt Quality
San Francisco
that grows the Fruit
put up by Hunt
so tasty and fine with flavor divine
Hunt's Peaches
Hunt's Pears
Hunt's Apricots
Hunt's Cherries
that brings delight to every housewife
as she serves her guest Hunt's Fruits —the Best
All leading grocers sell
Hunt's California Fruits
and will make you a special price in assorted dozens or cases
"Get Hunt's Supreme—You'll get the Cream"
35c
At all Grocers
HUNT BROTHERS COMPANY, San Francisco
HUNT'S FRUITS

District and try to defeat some of these persons who so manifestly are playing horse with Washington because Washington has no redress. Instantly up jumped patriots and protested that their high and holy motives must not be impugned in this manner, and howled and yowled and yammered and yawped until the level-headed Oscar Underwood brought them back to earth again by telling them they were crying before they were hurt.

They—the whole outfit of them—remind me of a man I saw once up in Quebec. He was what the natives call a jumping Frenchman. If you called sharply at him "Jump!" he jumped, no matter where he was standing and without thought of where he would land. He was a sensitive person, but not more so than these Democrats.

Apparently the actuating idea of a business man when he comes to Washington, or when he wants to get anything out of Washington, has been to engage a lobbyist. Always there have been plenty of lobbyists ready for engagement. And year after year and session after session men who would not for a moment tolerate any looseness in their own business methods or the methods of their employees—who are keen and capable and watchful, and not to be imposed on—fall for the silliest sort of representation; listen to the most preposterous tales as truth; accept the wildest statements and take the most flimsy sort of service as useful—and think they are playing politics and influencing legislation!

I have lived at the Capital a good many years and have been in reasonably close touch with what has been going on; but, until last summer, I never saw or heard of Colonel Mulhall or of any of his assistants. And, what is more, I have asked numerous men who have been in excellent positions to know, and none of them ever saw or heard of him. Yet a large number of astute and successful business men in this country had him in their employ as a valuable aid to legislation! The credulity of the average man of business is what has kept flourishing scores of persons.

The Doings of a Single Democrat

Perhaps you noticed that little paragraph in the currency bill exempting subordinates of the central banking board from the restrictions of the civil service. You may remember I called your attention to similar paragraphs in the income-tax provision of the tariff law, and in the general deficiency bill, exempting deputy collectors of revenue and deputy marshals.

The Democrats must have more jobs, Jim. That is all there is to it! The pressure is so great that the only way out is to break down the civil service whenever possible. Able and expert sleuths have canvassed every branch of the public service for places. They have dug up the Congressional Library—and you watch what they do to that institution! They are after every little secretaryship and every other sort of little places. The spoils belong to the victors, but the victors outnumber the spoils; so more spoils must be provided, even though a platform pledge and the civil service are spoiled in the operation. All that is to be concealed in the general hurrah, though. The Democrats are so pleased with themselves they are posing on every corner for the admiring plaudits of the populace.

"Look at us!" they say. "We have in the short space of ten months placed on the statute books three of the greatest pieces of constructive legislation enacted since we have had a legislative history. We have enacted into law a true tariff bill, an income tax and a currency-reform bill; and we are largely and multitudinously the stuff! Three cheers for us!"

And it is all interesting and all deserved; but —— Take it from me, Jim, the aggregated Democrats in the Congress deserve about as much credit for all this legislation as boys who get their lessons in school. They had to! It isn't a plural proposition, so far as the Democrats are concerned. It is singular. The man who passed all this legislation, who forced it through, who made Congress do what he wanted Congress to do—is Woodrow Wilson.

The Democrats didn't do it. A Democrat did it! Nobody knows yet whether he has done things for the country or things to the country; but, whatever the result, he is the person singular who is responsible—W. Wilson, and none other.

Yours, knowing who is the boss,

BILL.

The Wonder of Exploded Grains

Those bubble-like grains of Puffed Wheat or Puffed Rice result from a curious process.

Nature stored in each kernel a hundred million food granules. Each granule enclosed a mere atom of moisture.

Sealed up in guns, in terrific heat, those atoms of moisture are changed to steam. Then the guns are shot and the steam explodes. A separate explosion occurs in each granule—a hundred million explosions in every grain.

Thus every food granule is blasted to pieces, so digestion can instantly act. Whole grains in this way are made wholly digestible. That never was done before.

The grains are puffed to eight times normal size. Each becomes a wilderness of thin, crisp, toasted walls. The result is fragile, dainty morsels with a taste like toasted nuts.

Never were grains so well fitted for food—never made so delightful—as they are by this curious, costly process invented by Prof. Anderson.

Puffed Wheat-10¢
Puffed Rice-15¢

Except in Extreme West

Let Your Folks Enjoy Them

Here are two cereals, entirely different in taste. And each can be served both as food and confection.

Serve with sugar and cream, or mixed with fruit. Or serve like crackers, floating in bowls of milk. Use like nut meats in home candy making, or as garnish to ice cream.

They will add delight to a thousand meals when you find them out. Order them now. Let your folks enjoy them.

The Quaker Oats Company

Sole Makers

A PROMINENT foreign automobile manufacturer was given the blueprints and detailed specifications of the 1914 Overland and asked to figure out what the car could be sold for.

After considerable figuring and calculating he reported that if the model were manufactured *in large lots of from one thousand to fifteen hundred cars a year,* it could be sold for approximately $1500.

Now note that he specified "1000 cars a year" as large lots. We make that many in a week! And there is the difference.

This man was an excellent manufacturer, but accustomed to doing business on, what we call, a small basis. Our idea of small business was his idea of big business.

Fifty thousand cars a year (our production) was beyond his limited conception.

When we told him we could market the car for $950 he said it was a mechanical impossibility; inferred we were crazy.

A good many people are like this foreign manufacturer.

They ca
not understa
which such
Yet if th
of the $12(
material diff
There a
your town.
Handson

The Willys-Overland Company, Toledo, Ol

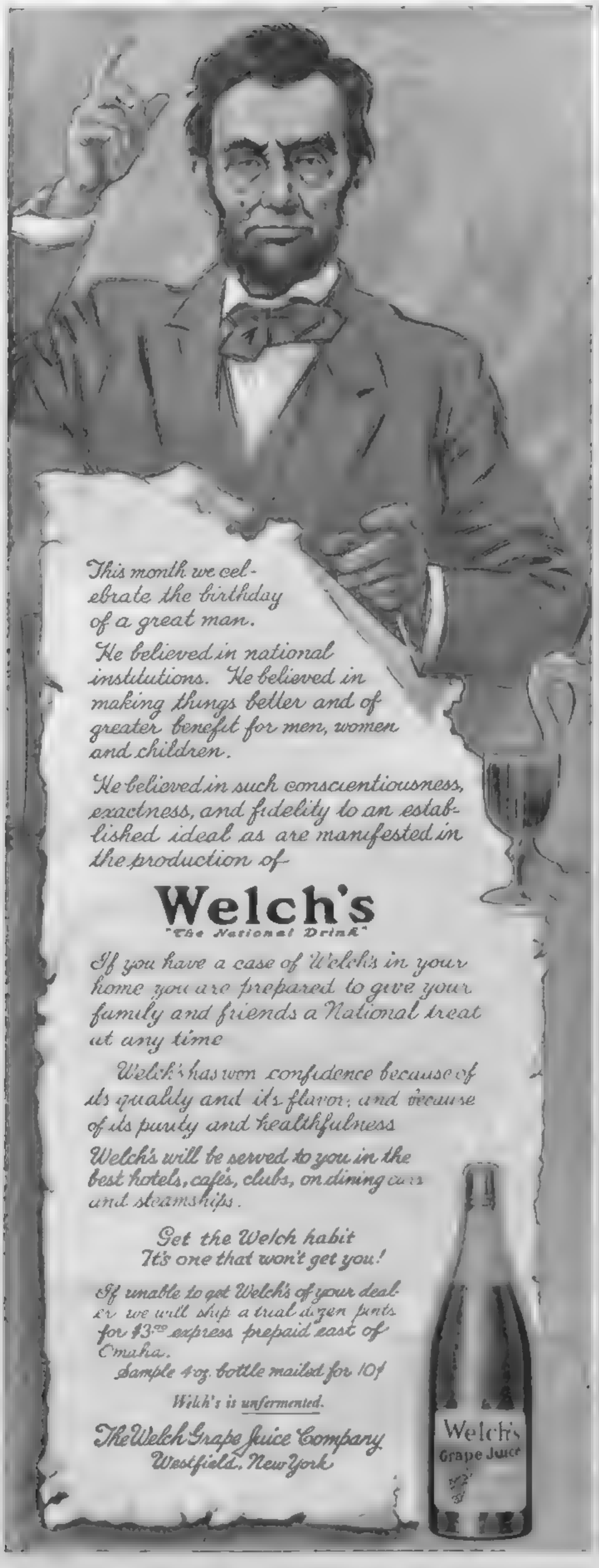
Manufacturers of the famous Overland Delivery Wagons Garford and Willys-Utility Trucks. Full information on request.

nnot grasp what 50,000 cars a year means. They can-
nd the numerous and various manufacturing economies,
an enormous production effects.
ey will but compare the $950 Overland with most any
0 to $1400 cars they will be unable to find much
erence.
re over 3000 Overland dealers. Look up the one in
Examine this car carefully.
ne 1914 catalogue and name of nearest dealer on request.
Please address Dept. 26.

hio

$950

COMPLETELY EQUIPPED
With Electric Starter and Generator, $1075, F. O. B. Toledo.
Canadian Prices: F. O. B. Toledo, $1250 Completely Equipped. Duty paid. $1425 with electric starter and generator. Duty paid.


This month we celebrate the birthday of a great man.
He believed in national institutions. He believed in making things better and of greater benefit for men, women and children.
He believed in such conscientiousness, exactness, and fidelity to an established ideal as are manifested in the production of
Welch's
"The National Drink"
If you have a case of Welch's in your home you are prepared to give your family and friends a National treat at any time
Welch's has won confidence because of its quality and its flavor; and because of its purity and healthfulness
Welch's will be served to you in the best hotels, cafés, clubs, on dining cars and steamships.
Get the Welch habit
It's one that won't get you!
If unable to get Welch's of your dealer we will ship a trial dozen pints for $3.00 express prepaid east of Omaha.
Sample 4oz. bottle mailed for 10¢
Welch's is unfermented.
The Welch Grape Juice Company
Westfield, New York
Welch's
Grape Juice

THE GOLDFISH

(Continued from Page 18)

dead he became so unnerved that, instead of turning the rifle on himself, he ran out into the street, with chattering teeth, calling for help.

This tragedy was absolutely the result of economic conditions, for the man was a hardworking and intelligent fellow, who could not find employment and who went off his head from lack of nourishment.

Now "I put it to you," as they say in the English law courts, how much of a personal sacrifice would you have made to prevent this tragedy? What would that little East Side Jewess' life have been worth to you? She is dead. Well, how much would you have done to preserve her life?

By this last consideration I prevent you from dodging the answer by saying she was probably better off dead anyhow. You see, you might have said that, brutal as it might sound, rather than admit that you would not have parted with five hundred dollars to save that woman's life. Five hundred dollars? Let me tell you that you would not voluntarily have given up smoking cigars for one year to avoid that tragedy! Of course you would if challenged to do so. If the fact that the killing could be avoided in some such way or at a certain price, and the discrepancy between the cost and the value of the life were squarely brought to your particular attention, you might and probably would do something. How much is problematical.

Let us do you the credit of saying that you would give five hundred dollars—and take it out of some other charity. But what if you were given another chance to save a life for five hundred dollars? All right; you will save that too. Now a third! You hesitate. That will be spending fifteen hundred dollars—a good deal. Still you decide to do it. Yet how embarrassing! You find an opportunity to save a fourth, a fifth—a hundred lives at the same price! What are you going to do?

We all of us have such a chance in one way or another. The answer is that, in spite of the admonition of Christ to sell our all and give to the poor, and the rest of His teachings as contained in the Sermon on the Mount, you probably, in order to save the lives of persons unknown to you, would not sacrifice a single substantial material comfort for one year; and that your impulse to save the lives of persons actually brought to your knowledge would diminish and fade away in direct proportion to the necessity involved of changing your present luxurious mode of life.

A Gown for a Life?

Do you know any rich woman who would sacrifice her automobile in order to send convalescents to the country? She may be a very charitable person and in the habit of sending such people to places where they are likely to recover health; but, no matter how many she actually sends, there would always be eight or ten more who could share in that blessed privilege if she gave up her motor and used the money for that purpose. Yet she does not do so and you do not do so; and, to be frankly honest, you would think her a fool if she did.

What an interesting thing it would be if we could see the mental processes of some one of our friends who, unaware of our knowledge of his thoughts, was confronted with the opportunity of saving a life or accomplishing a vast good at a great sacrifice of his worldly possessions!

Suppose, for instance, he could save his own child by spending fifty thousand dollars in doctors, hospitals and nurses. Of course he would do so without a moment's hesitation, even if that were his entire fortune. But suppose the child were a nephew. We see him waver a little. A cousin—there is a distinct pause. Shall he pauperize himself just for a cousin? How about a mere social acquaintance? Not much! He might in a moment of excitement jump overboard to save somebody from drowning; but it would have to be a dear friend or close relative to induce him to go to the bank and draw out all the money he had in the world to save that same life.

The cities are full of lives that can be saved simply by spending a little money; but we close our eyes and, with our pocketbooks clasped tightly in our hands, pass by on the other side. Why? Not because we do not wish to deprive ourselves of the necessaries of life or even of its solid comforts, but because we are not willing to surrender our amusements. We want to play and not to work. That is what we are doing, what we intend to keep on doing, and what we plan to have our children do.

Brotherly love? How can there be such a thing when there is a single sick baby dying for lack of nutrition—a single convalescent suffocating for want of country air—a single family without fire or blankets? Suggest to your wife that she give up a dinner gown and use the money to send a tubercular office boy to the Adirondacks—and listen to her excuses! Is there not some charitable organization that does such things? Has not his family the money? How do you know he really has consumption? Is he a good boy? And finally: "Well, one can't send every sick boy to the country; if one did there would be no money left to bring up one's own children." She hesitates—and the boy dies perhaps!

The Scant Charity of the Rich

Our altruism, such as it is, has nothing abstract about it. The successful man does not bother himself about things he cannot see. Do not talk about foreign missions to him. Try his less successful brother—the man who is not successful because you can talk over with him foreign missions or even more idealistic matters; who is a failure because he will make sacrifices for a principle.

It is all a part of our materialism. Real sympathy costs too much money; so we try not to see the miserable creatures who might be restored to health for a couple of hundred dollars. A couple of hundred dollars? Why, you could take your wife to the theater forty times—once a week during the entire season—for that sum!

Poor people make sacrifices; rich ones do not. There is very little real charity among successful people. A man who wasted his time helping others would never get on himself. It will, of course, be said in reply that the world is full of charitable institutions supported entirely by the prosperous and successful. That is quite true; but it must be remembered that they are small proof in themselves of the amount of real self-sacrifice and genuine charity existing among us.

Philanthropy is often the occupation of otherwise ineffective people, or persons who have nothing else to do, or of retired capitalists who like the notoriety and laudation they can get in no other way. But, even with philanthropy to amuse him, an idle multimillionaire in these United States has a pretty hard time of it. He is generally too old to enjoy society and is not qualified to make himself a particularly agreeable companion, even if his manners would pass muster at Newport. Politics is too strenuous. Desirable diplomatic posts are few and the choicer ones still require some dignity or educational qualification in the holders. There is almost nothing left but to haunt the picture sales or buy a city block and order the construction of a French château in the middle of it.

I know one of these men intimately; in fact I am his attorney and helped him make a part of his money. At sixty-four he retired—that is, he ceased endeavoring to increase his fortune by putting up the price of foodstuffs and other commodities, or by driving competitors out of business. Since then he has been utterly wretched. He would like to be in society and dispense a lavish hospitality, but he cannot speak the language of the drawing room. His opera box stands stark and empty. His house, filled with priceless treasures fit for the Metropolitan Museum, is closed nine months in the year.

His own wants are few. His wife is a plain woman, who used to do her own cooking and, in her heart, would like to do it still. He knows nothing of the esthetic side of life and is too old to learn. Once a month, in the season, we dine at his house with a mixed company in a desert of dining room at a vast table loaded with rosetrees in full blossom. The peaches are from South Africa; the strawberries from the Riviera. His chef ransacks the markets for pheasants, snipe, woodcock, Egyptian quail and canvasbacks. And at enormous distances from each other—so that the table may be decently full—sit, with their wives, his family doctor, his clergyman, his broker, his secretary, his lawyer, and a few of the more presentable relatives—a merry party!

$12
Complete

The Most Satisfactory Drive for a Motorcycle Speedometer

THE front wheel is *the* place for driving a Motorcycle Speedometer. This wheel does not slip, as does the back wheel, and there is no false mileage recorded in "tuning up," as this wheel does not turn in "tuning up." This new Stewart Front-Wheel Drive is so designed and constructed that all the spring, twist and jolt action that formerly threw front wheel drives out of commission has no effect whatever upon this

Stewart Motorcycle Speedometer

In this new Stewart, the drive chain operates through a *rigid steel tube*. This tube supports the bracket that holds the angle joint and fibre pinion. The bracket moves free on the axle of the front wheel, and, *consequently*, takes up all the deadly spring fork action.

This instrument is built on the famous magnetic principle. Over 85% of all Speedometers are built on this principle. This is the same magnetic principle that sold 1,000,000 Stewarts to automobile owners.

We make a Rear-Wheel Drive Stewart which we know to be the best of its kind on the market. But we recommend the new Stewart with Front-Wheel Drive as more accurate, more durable, more satisfactory and more practical.

And the price—$12—is the lowest priced magnetic speedometer ever made.

For sale by dealers everywhere. Have yours put on today.

If you are buying a new motorcycle, see that it is equipped with a front drive Stewart. If you insist you can get it.

Stewart-Warner Speedometer Corporation

Factories: Chicago, Ill., Beloit, Wis.

Branches: *Atlanta, Boston, Buffalo, Chicago, Cleveland, Detroit, Indianapolis, Kansas City, London, Los Angeles, Minneapolis, New York, Paris, Philadelphia, Pittsburg, St. Louis, San Francisco*

And nearly 100 Service Stations

And that is what he has striven, fought and lied for for fifty years.

Often he has told me of the early days, when he worked from seven until six, and then studied in night school until eleven; and of the later ones when he and his wife lived, like ourselves, in a Fourteenth Street lodging house and saved up to go to the theater once a month. As a young man he swore he would have a million before he died. Sunday afternoons he would go up to the Vanderbilt house on Fifth Avenue and, shaking his fist before the ornamental iron railing, whisper savagely that he would own just such a house himself some day. When he got his million he was going to retire. But he got his million at the age of forty-five, and it looked too small; he would have ten—then he would stop!

By fifty-five he had his ten millions. It was comparatively easy, I believe, for him to get it. But still he was not satisfied. Now he has twenty. But apart from his millions, his house and his pictures, which are bought for him by an agent on a salary of ten thousand dollars a year, he has nothing! I dine with him out of charity.

Well, recently this man has gone into charity himself. I am told he has given away two millions! He is a religious man. That is an exact tenth of his fortune—in this respect he has outdone most of his brother millionaires. However, he still has an income of over a million a year—enough to satisfy most of his modest needs. Yet the frugality of a lifetime is hard to overcome, and I have seen him walk home—seven blocks—in the rain from his club rather than take a cab, when the same evening he was giving his dinner guests peaches that cost, in December, two dollars and seventy-five cents apiece.

What is Real Charity?

The question is: How far have those two millions made my client a charitable man? I confess that, so far as I can see, giving them up did not cost him the slightest inconvenience. He merely bought a few hundred dollars' worth of reputation—as a charitable millionaire—at a cost of two thousand thousand dollars. It was—commercially—a miserable bargain. Only a comparatively few people out of the five million inhabitants of the city of New York ever heard of him or his Lying-in Hospital. Now that it has been built and people are lying in it, he is no longer interested. I do not believe he actually got as much satisfaction out of his two-million-dollar investment as he would get out of an evening at the Hippodrome; but who can say that he is not charitable?

I lay stress on this matter of charity because essentially the charitable man is the good man. And by good we mean one who is of value to others as contrasted with one who is working, as most of us are, only for his own profit all the time. He is the man who is such an egoist that he looks on himself as a part of the whole world and a brother to the rest of mankind. He has really got an exaggerated ego and everybody else profits by it in consequence.

He believes in abstract principles of virtue and would die for them; he recognizes duties and will struggle along, until he is a worn-out, penniless old man, to perform them. He goes out searching for those who need help and takes a chance on their not being deserving. Many a poor chap has died miserably because some rich man has judged that he was not deserving of help.

With most of us a charitable impulse is like the ripple made by a stone thrown into a pool—it gets fainter and fainter the farther it has to go. Generally it does not go the length of a city block. It is not enough that there is a starving cripple across the way—he must be on your own doorstep to rouse any interest. When we invest any of our money in charity we want twenty per cent interest, and we want it quarterly. We also wish to have a list of the stockholders made public. A man who habitually smokes two thirty-cent cigars after dinner will drop a quarter into the plate on Sunday and think he is a good Samaritan.

The truth of the matter is that whatever instinct leads us to contribute toward the alleviation of the obvious miseries of the poor should compel us to go further and prevent those miseries—or as many of them as we can—from ever arising at all.

So far as I am concerned, the division of goodness into seven or more specific virtues is purely arbitrary. Virtue is generic.

LA PREFERENCIA

Favorably known from the Atlantic to the Pacific—from the Canadian border to the Mexican frontier.

A distinguishing feature of La Preferencia is its mahogany brown wrapper (genuine old-fashioned broad leaf)—a tobacco which harmonizes with the fine Havana filler, producing a mellow, full-flavored cigar of distinct character and individuality.

The immense sale and constantly increasing demand for this brand is not only an indorsement of its unvarying quality, but it is a positive proof that the fully matured (mahogany) wrapper is, after all, the sweetest.

Made in a variety of shapes (as indicated) at 3 for 25c 10c 2 for 25c.

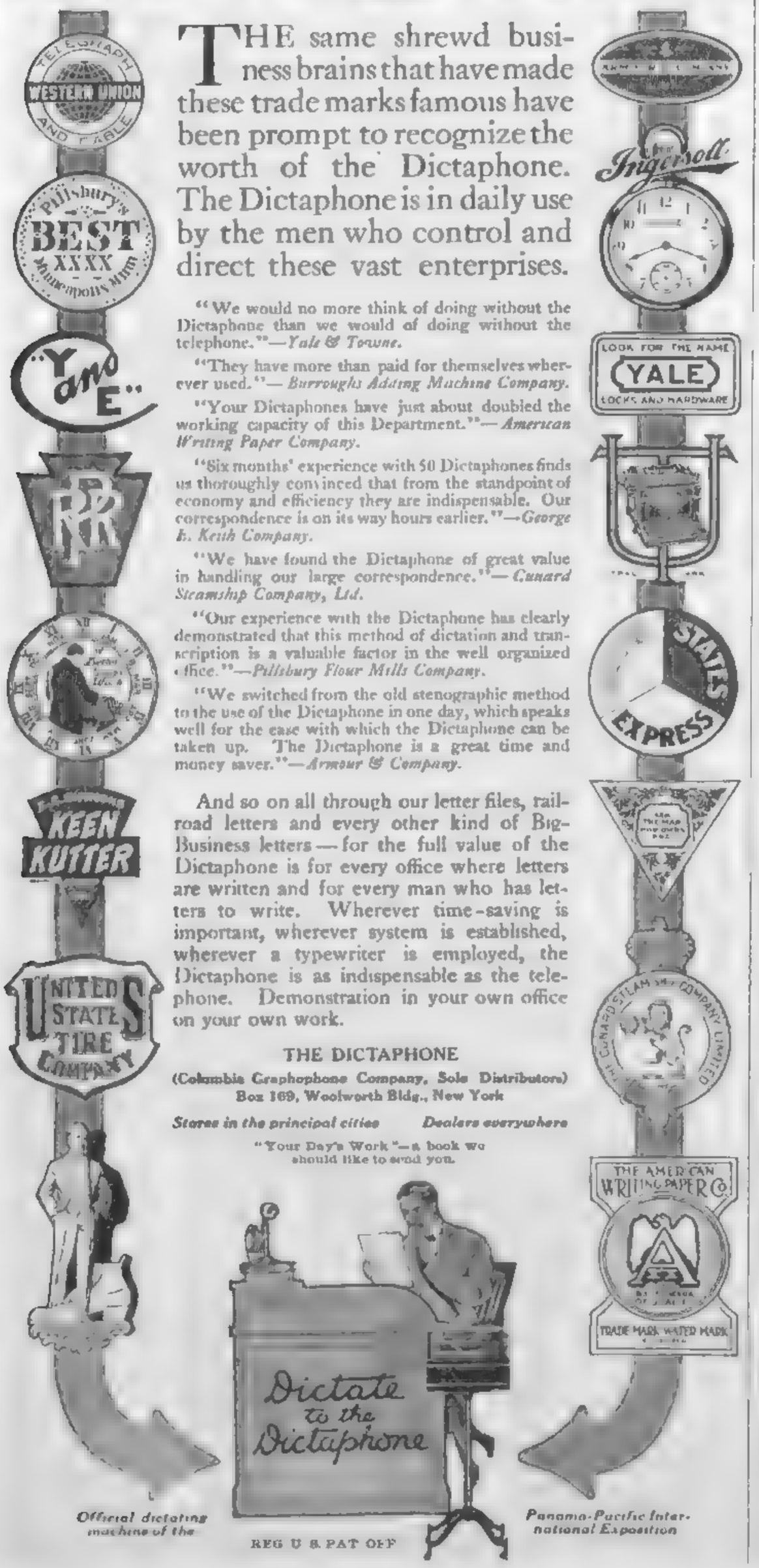
Also two 5c shapes.

1. Longfellows
2. Excepcionales
3. Perfectos
4. Londres
5. Victorias
6. Panetelas
7. Club House
8. Concha Fina Ex.
9. New Operas
10. Little Preferencia

THE NATIONAL SMOKE

The correspondence of the nation's Big Business is dictated to the DICTAPHONE

REGISTERED



THE same shrewd business brains that have made these trade marks famous have been prompt to recognize the worth of the Dictaphone. The Dictaphone is in daily use by the men who control and direct these vast enterprises.

"We would no more think of doing without the Dictaphone than we would of doing without the telephone."—*Yale & Towne.*

"They have more than paid for themselves wherever used."—*Burroughs Adding Machine Company.*

"Your Dictaphones have just about doubled the working capacity of this Department."—*American Writing Paper Company.*

"Six months' experience with 50 Dictaphones finds us thoroughly convinced that from the standpoint of economy and efficiency they are indispensable. Our correspondence is on its way hours earlier."—*George E. Keith Company.*

"We have found the Dictaphone of great value in handling our large correspondence."—*Cunard Steamship Company, Ltd.*

"Our experience with the Dictaphone has clearly demonstrated that this method of dictation and transcription is a valuable factor in the well organized office."—*Pillsbury Flour Mills Company.*

"We switched from the old stenographic method to the use of the Dictaphone in one day, which speaks well for the ease with which the Dictaphone can be taken up. The Dictaphone is a great time and money saver."—*Armour & Company.*

And so on all through our letter files, railroad letters and every other kind of Big-Business letters—for the full value of the Dictaphone is for every office where letters are written and for every man who has letters to write. Wherever time-saving is important, wherever system is established, wherever a typewriter is employed, the Dictaphone is as indispensable as the telephone. Demonstration in your own office on your own work.

THE DICTAPHONE

(Columbia Graphophone Company, Sole Distributors)
Box 169, Woolworth Bldg., New York

Stores in the principal cities *Dealers everywhere*

"Your Day's Work"—a book we should like to send you.

Official dictating machine of the

REG U S PAT OFF

Panama-Pacific International Exposition

There is no fundamental difference between honesty, justice and chastity. A man is either generous or mean—unselfish or selfish. The unselfish man is the one who is willing to inconvenience or embarrass himself, or to deprive himself of some pleasure or profit for the benefit of others, either now or hereafter.

By the same token, now that I have given thought to the matter, I confess that I am a selfish man—at bottom. Whatever generosity I possess is surface generosity. It would not stand the acid test of self-interest for a moment. I am generous where it is worth my while—that is all; but, like everybody else in my class, I have no generosity so far as my social and business life is concerned. I am willing to inconvenience myself somewhat in my intimate relations with my family or friends, because they are really a part of me—and, anyway, not to do so would result, one way or another, in even greater inconvenience to me.

Once outside my own house, however, I am out for myself and nobody else, however much I may protest that I have all the civic virtues and deceive the public into thinking I have. What would become of me if I did not look out for my own interests in the same way my associates look out for theirs? I should be lost in the shuffle.

The rules of the big game are the same as those of the Roman amphitheater. There is not even a pretense that the same code of morals can obtain among corporations and nations as among private individuals. Then why blame the individuals? It is just a question of dog eat dog. We are all after the bone.

Morals Supplanted by Manners

I admit, however, that though I usually act from selfish motives I should prefer to act generously if I could do so without financial loss. That is about the extent of my altruism, though I concede an omnipresent consciousness of what is abstractly right and what is wrong. Occasionally, but very rarely, I even blindly follow this instinct irrespective of consequences.

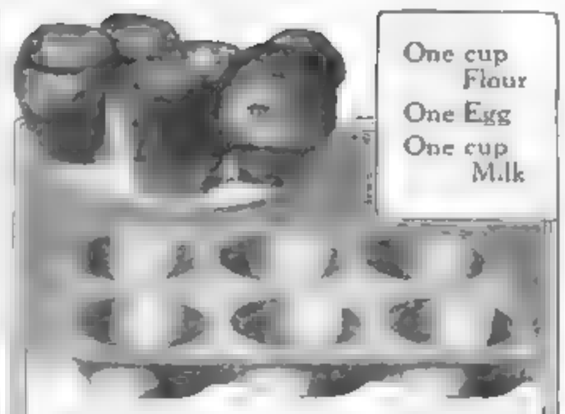
There have been times when I have been genuinely self-sacrificing. Indeed I should unhesitatingly die for my son, my daughters—and probably for my wife. I have frequently suffered financial loss rather than commit perjury or violate my sense of what is right. I have called this sense an instinct, but I do not pretend to know what it is. Neither can I explain its origin. If it is anything it is probably utilitarian; but it does not go very far. It is theoretical rather than practical. I have manners rather than morals. Fundamentally I am honest, because to be honest is one of the rules of the game I play.

If I were caught cheating I should not be allowed to participate. Honesty from this point of view is so obviously the best policy that I have never yet met a big man in business who was crooked. Mind you, they were most of them pirates—frankly flying the black flag and each trying to scuttle the other's ships; but their word was as good as their bond and they played the game squarely, according to the rules. Men of my class would no more stoop to petty dishonesties than they would wear soiled linen. The word "lie" is not in their mutual language. They may lie to the outside public—I do not deny that they do—but they do not lie to each other.

There has got to be some basis on which they can do business with one another—some stability. The spoils must be divided honestly. Good morals, like good manners, are a necessity in our social relations. They are the uncodified rules of conduct among gentlemen. Being uncodified, they are exceedingly vague; and the Court of Public Opinion that administers them is apt to be not altogether impartial. It is a "respecter of persons."

One man can get away with things that another man will hang for. A Jean Valjean will steal a banana and go to the Island, while some rich fellow will put a bank in his pocket and everybody will treat it as a joke.

So long as a man conducts himself agreeably in his daily intercourse with his fellows they are not going to put themselves out very greatly to punish him for wrongdoing that does not touch their own bank accounts or that merely violates their private ethical standards. Society is crowded with people who have been guilty of one detestable act, have got thereby on Easy Street and are living happily ever after.



The Popover—the Recipe
The
"Wear-Ever" Pan

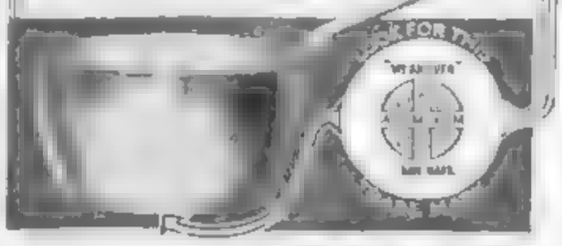
BEAT with an egg beater until bubbles appear. Pour into "Wear-Ever" Aluminum Muffin Pan.

Bake without turning the pan. Figure on less than the usual baking time, because aluminum ware gets hot more quickly and stays hotter than other ware—heats evenly all over, so every cake in the pan bakes at the same time and you have puffy, brown, crusty popovers.

"Wear-Ever" utensils cut down labor and time and money so fast that if you once use one, you will soon have a whole "Wear-Ever" kitchen. That is why we want to send you this one-quart Lipped Saucepan for only 30 cents in stamps. (Canadian stamps accepted.)

Replace utensils that wear out with utensils that "Wear-Ever"

Write for booklet, "The Wear-Ever Kitchen" which explains how to improve your cooking.



THE ALUMINUM COOKING UTENSIL CO.
Dept. 18, New Kensington, Pa.
or NORTHERN ALUMINUM CO., Ltd. Toronto, Ontario

Please send me, prepaid, sample one-quart "Wear-Ever" Saucepan, for which I enclose 30 cents in stamps (30c)—money to be refunded if I'm not satisfied.

Name

Address

I buy cooking ware of (Dealer's Name)

If you are using wooden pencils

we can guarantee a saving in your pencil account of 15 to 33% of its present volume. We are ready to prove this to you in black and white before asking you to purchase a single pencil.

We make this strong statement advisedly because we know that efficient purchasing agents and high executives will write and say, "Come on and prove it"

Ask your stationer to show you Blaisdell No. 302, the favorite lead pencil for general office use

Clean
Convenient
Economical

Pencils specially imprinted for advertising purposes

Blaisdell Paper Pencil Company
PHILADELPHIA

Prevent Chapping

and keep your complexion always attractive by using

Hinds
HONEY AND ALMOND
Cream

It is well to remember that this non-greasy cream has become a toilet necessity in thousands of refined homes throughout the world.—Apply just enough to moisten the skin, morning and night, also on returning indoors. Follow other simple directions in the booklet, which will assure a fine, soft skin that will be clear, fresh and free from blemishes. We positively guarantee Hinds Cream not to grow hair. It is pure and harmless.

Selling everywhere, or postpaid by us on receipt of price. Hinds Cream in bottles, 50c. Hinds Cold Cream in tubes, 25c. Do not take a substitute, insist upon HINDS

Samples will be sent if you enclose 2c stamp to pay postage

A. S. HINDS
227 West St., Portland, Maine,

You should try HINDS Honey and Almond Cream SOAP.

This Soap is highly refined, delightfully fragrant and beneficial, 25c postpaid. No samples.

"EVERYMAN"

Another Point Worth Remembering

Holds Your Sock Smooth as Your Skin

Boston Garter

is the *only* kind for men that has the

Mont Gris

RUBBER BUTTON CLASP

In a variety of styles—
Pad—Cord—Double Grip

Lisle, 25c. EVERYWHERE Silk, 50c.

GEORGE FROST CO., MAKERS, BOSTON

I meet constantly fifteen or twenty men who have deliberately married women for their money—of course without telling them so. According to our professed principles this is—to say the least—obtaining money under false pretenses—a crime under the statutes. These men are now millionaires. Had they not married in this fashion they could not have earned fifteen hundred dollars a year; but everybody goes to their houses and eats their dinners.

The Christian virtue practiced with most enthusiasm is that of charity toward others—of not judging too harshly those who may sometime be of use to us.

On the contrary we are more likely to discover surprising virtues in the most unpromising people. There are always extenuating circumstances. Indeed, in those rare instances where, in the case of a rich man, the social chickens come home to roost, it seems almost an injustice that he should suffer when so many others go scot-free for their misdeeds.

The Camels Society Swallows

There is a shining example of this in the case of a well-known young man of excellent family who married a girl for her money, used it lavishly to feather his political nest, neglected her while she lived, and on her death inherited most of her fortune and immediately married again. He is suave, agreeable and prepossessing; but the concatenated evidences of his cold blood have resulted in the refusal of society to receive him and his new wife.

He is no better and no worse than several hundred others who are like him in every respect, save that they are not quite so conspicuous. Yet they are received, while he is not; they are accepted in spite of their pasts, while he is rejected. Why? Not because he is worse than the rest, but because his first wife's family have made it known that anyone who is for him is against them. They have declared war on him openly; and as they, too, are rich and powerful, society has found it easier to line up with them instead of accepting him, as it otherwise undoubtedly would.

He does not deserve to be received, it is true; but there is no reason why an example should be made of him when there are so many others equally undesirable on whom the sun of society continues to shine. Yet he and his new wife are held up to scorn, and his past conduct is denounced with heat by people who every day of their lives entertain others far worse. There is no justice in it. Society has no conscience, and whatever it has as a substitute is usually stimulated only by motives of personal vengeance. It is easier to gloss over an offense than to make ourselves disagreeable and perhaps unpopular.

We have not even the public spirit to have a thief arrested and appear against him in court if he has taken from us only a small amount of money. It is too much trouble. Only when our pride is hurt do we call loudly on justice and honor.

And even revenge is out of fashion. It requires too much effort. Few of us have enough principle to make ourselves uncomfortable in attempting to show disapproval toward wrongdoers. Were this not so, the wicked would not be still flourishing like green bay trees.

Editor's Note—This is the fifth of a series of Confessions of a Successful Man. The sixth will appear in an early issue.

A Personal Preference

A WELL-KNOWN magazine writer moved not so very long ago from Brooklyn to California. On the day before the family started West he went for a walk through the neighborhood with his four-year-old son.

"I suppose," said the father "that you'll be sorry to leave all your little chums here?"

The youngster thought he would. At that he did not seem to show much emotion at the prospect of parting from all his friends.

"Which one will you miss the most?" inquired the parent.

The boy was not sure.

"Now," pressed his father, "which little boy of all the little boys you know do you like the best?"

The little chap considered a minute before answering.

"Well," he said at last, "I guess I like myself pretty well!"

The Story of the

Kodak Album

The friendships of school days, the very atmosphere of the home, every phase of life that makes for companionship—in all of these is an intimate picture story—a story that glows with human interest, grows in value with every passing year.

Let Kodak keep the story for you.

Ask your dealer, or write us, for "At Home with the Kodak," a delightfully illustrated little book that tells about home pictures—flashlights, groups, home portraits and the like—and how to make them. It's mailed without charge.

EASTMAN KODAK COMPANY,
ROCHESTER, N. Y., *The Kodak City.*

Studebaker SIX

ELECTRICALLY LIGHTED
ELECTRICALLY STARTED

This is a faithful photographic reproduction of the Studebaker SIX, price $1575.

$1575

F. O. B. Detroit

FOUR Touring Car	$1050
FOUR Landau Roadster	$1200
SIX Touring Car	$1575
SIX [illegible] Roadster	$1650
SIX Sedan	$[illegible]0
"25" Roadster	$[illegible]5
"25" Touring Car	$885
"35" Touring Car	$1200
"35" Coupé	$1850
Six passenger SIX	$1850

All That a "Six" Should Be

So big, so beautiful, so smooth, and so silent, that *the lowest price in the world* comes as a clinching and conclusive argument which leaves you completely and irrevocably "sold" on this Studebaker "SIX."

Studebaker, Detroit

Buy it Because

Studebaker FOUR

ELECTRICALLY LIGHTED
ELECTRICALLY STARTED

This is a faithful photographic reproduction of the Studebaker FOUR, price $1050.

$1050

All That a "Four" Should Be

Before you *pay* as much, or more, for a five-passenger "Four" find one which *gives* as much, or gives more. Start out with that thought; hold fast to it; and we will have no fear of the outcome.

Studebaker, Detroit

F. O. B. Walkerville, Canada

FOUR Touring Car	$1375
FOUR Landau-Roadster	$1550
SIX Touring Car	$ 975
SIX Landau Roadster	$2550
SIX Sedan	$2950

Canadian Factories
Walkerville, Ontario

it's a Studebaker

HAVE YOU TRIED Kellogg's TOASTED WHEAT BISCUIT?
"Home, James"
To prevent disappointment, don't merely ask for toasted corn flakes—say "KELLOGG'S, please," and
Look for this Signature on the package
Kellogg's TOASTED CORN FLAKES
W. K. Kellogg
KELLOGG TOASTED CORN FLAKE CO.
BATTLE CREEK, MICH.
W. K. Kellogg

GATCH & COMPANY

(Continued from Page 11)

So far I had no cash expense whatever. Under the terms of the lease my rent did not begin until November first. My goods were delivered free at my store. My organization, comprising six girls and one boy, had not yet reached a payday.

I had sixty-five hundred dollars' worth of goods in all—cost price. Deducting the five thousand dollars' worth, which would not worry me for a whole year, I had fifteen hundred dollars in bills confronting me on sixty-day datings—that is, the dates of the bills were set ahead two months. This really meant two months and a half, for I arranged to have all my bills figured from the first day of the month following their receipt at my store. Therefore I had fifteen hundred dollars coming due December first. During the first month there were some small items to meet—paper, twine, and so on; but these did not aggregate a hundred dollars.

I had done no advertising except in my show-window. Here I had indulged freely in cards that I wrote myself. Many thousands of people had read those cards as they passed to and from the elevated railroad station, close to my store. There is strategy in location—always remember that. With a poor location disaster would have overtaken me very quickly; so this site, passed and repassed by so many of my prospective customers, was worth real advertising indeed. I had seen it from the beginning—so had my wholesale backers.

I was very nervous on the morning of my opening and I had my little organization marshaled before seven o'clock. The store was a tiny affair—twenty-five by some fifty feet; and I confess I did feel misgivings when I stood there like a stage manager waiting for the lifting of the curtain on a new production.

I am not advising other men to do what I did and start in business without capital. I do not tell you this story for emulation altogether. I tell it because it is my history—the things I did. But there is a good deal of misconception in the business world concerning the relative value of capital. Capital is commonly put at the top of the requirements and made the factor of paramount importance. You can see how in my case it was the factor of the least importance.

Some Business Arithmetic

In many kinds of business it would have been impossible to start as I did; and of course I am talking now of small enterprises only—I am addressing average men, not captains of big industry. But I think my experience shows how grit and the careful laying of intelligent plans may accomplish things usually considered quite impossible.

And yet I knew that I was working very close to the edge of a precipice. I was simply feeling my way ahead of me—and I was worried. Had I made any mistake in my calculations? Had I omitted to allow for some contingency that might loom up suddenly before me—unexpected—and block my path? Had I overestimated the quantity of goods that would go over my counters during the coming twelve months? If I had done any of these things I might expect disaster. With a feeling of apprehension impossible to set aside, I looked back on the calamitous career of Maynard, Goodacre & Gatch with all its stupendous blunders, and I wondered whether I had really learned my lesson.

Before I tell you what happened on that opening day I want to touch briefly on some of the arithmetic of the business. I am sure it will not bore you, for it was the very backbone of the enterprise I was fashioning.

My estimated first year's sales of twenty thousand dollars formed the pivot on which I based all my calculations. My forecast of the various expense items was as follows:

The rent was a known and positive factor—twelve hundred dollars, less free rent for a month and a half to November first, or one thousand and fifty dollars. Payroll expense, including help of all kinds except my own services, I set at twelve per cent of the sales, or twenty-four hundred dollars. The cost of light could be estimated conservatively at one and a half per cent, or three hundred dollars. Shrinkage—in which I included shoplifting losses, the possible stealings of clerks, markdowns, and the usual loss in cutting goods over-measurement—went in at three per cent, or six hundred dollars. I allowed six hundred dollars

The Name Freeman On Face Powder Means Highest Quality 25c

These and a thousand other famous beauties use

Freeman's Face Powder

because they know it is the best for their skin—not because at 25c a box it costs 25 to 50 cents less than others.

If best for their skin, why not for yours?

Try it without risk.

Freeman's Face Powder has stood the test for 30 years. You can test it by buying a box for 25c and use half. If you do not think it equal to any 50c or $1.00 powder you have ever used, return the other half to your dealer and get all your money back. You have nothing to lose in testing it.

Should your dealer happen not to have Freeman's, you may order direct from us. Samples gladly sent.

Freeman Perfume Co.

Dept. 77 Cincinnati, O.

Are You Deaf?

Electricity and invention continue to accomplish new wonders for the hard of hearing.

ACOUSTICON with *Sound Regulator* (six instruments in one), *best* for the hard of hearing

ACOUSTICON with *Battery Regulator* (four instruments in one), *great strength*, for the *very deaf*.

AURIS with Acousticon Battery Regulator, a new instrument of great strength, and the lowest priced electrical aid for the deaf.

Colors add to the distinction of a hearing instrument—made in any one of fifty different colors—makes the Acousticon a beautiful and attractive article to wear on the person.

Sent on request—by parcel post—for 10 DAYS FREE TRIAL—no deposit required—you do not commit yourself to purchase.

GENERAL ACOUSTIC COMPANY
1307 Candler Bldg., 220 W. 42nd St., N. Y. City
To our old Customers: Try the new battery regulator on your Acousticon or Auris.

Makes Talking Machines Sound Life Like

This is the Original and Genuine Morse Clarifier

matter free. Buy our extra fine imported needles, medium and loud, 5 cents per hundred postpaid
MORSE BROTHERS, Mfrs. and Distributors
541 Lincoln Building Minneapolis, Minn.

A Hot Letter from a Pipe Smoker

FOREST CITY LIVE STOCK AND FAIR CO.
North Randall, Ohio
1016 Leader-News Building
CLEVELAND, O.

LARUS BROS. CO. November 17, 1913
Richmond, Va.

Gentlemen:—I am more than surprised to discover that you are advertising "Edgeworth," and are offering to give some of it away.

It has never been my policy to advise other people concerning their business, as I have had enough to do to take care of my own affairs. *But*, if I manufactured Edgeworth, I would see all the smokers in the world dead and buried before I would give away as much as a pinch of it.

[illegible] me complaining because I could not get no price [illegible] that was written against it a year ago. He [illegible] Edgeworth. If I had a million, [illegible] almost willing to give him half the sum for what he did for me. Since that time I have smoked Edgeworth and nothing else. And it has the same flavor today that it had the first time I smoked it. I have told a thousand friends about it and they are now all Edgeworth devotees. Pipe smokers who come to my house go "daffy" over my Edgeworth. Hence I cannot understand why you have to give any of it away.

Very truly yours,
H. J. KLINE (Signed)
Secretary, Forest City Live Stock and Fair Co.
General Manager, The Forest City Fair
Secretary, The Grand Circuit

Mr. Kline expresses surprise that we give Edgeworth away. Yet, until a friend of his gave him some, he knew nothing of its quality and had never smoked it. Now he is devoted to Edgeworth.

There are many thousands of pipe smokers who have never smoked Edgeworth, and who may never smoke it unless someone offers it to them. That's why we offer a sample package free to anyone who asks for it.

It's good business for us to give a package of Edgeworth to the man who is interested in a better tobacco for his pipe. The more of it we distribute this way, the more we sell. If the samples we mail to those who desire to try it didn't make them regular, happy, contented smokers of Edgeworth, we would stop this practice very promptly.

The original Edgeworth was a Sliced Plug wrapped in gold foil and sold in a blue tin. Edgeworth now comes also in Ready-Rubbed that may be bought in 10c and 50c tins everywhere and in handsome $1.00 humidor packages. Edgeworth Sliced Plug, 15c, 25c, 50c and $1.00. Mailed prepaid if your dealer has none.

Send a post card, telling us your address and your dealer's name, and we'll send you a package of Edgeworth Ready-Rubbed. We want you to ask for it, get it and try it. Every package of Edgeworth, wherever bought, is unqualifiedly guaranteed.

Write to Larus & Brother Co., 1 South 21st Street, Richmond, Va. This firm was established in 1877, and besides Edgeworth makes several other brands of smoking tobacco, including the well-known Qboid—granulated plug—a great favorite with smokers for many years.

Use Steel Shingles

and Save Big Money

Send for surprisingly low factory-price on [illegible]

And we pay freight!

Edwards STEEL Shingles

are guaranteed *rust proof, fire proof, lightning-proof* and *weather proof*—due to our [illegible] *painting*, no patching, no [illegible] quickly lay them. Made in big [illegible] old roof or sheathing. Every [illegible] Made by biggest sheet metal maker in the world [illegible] brings *Catalog 235* and *Special Factory-Price* [illegible]

The Edwards Mfg. Co., 2335-2385 Lock St., Cincinnati, O.

WIRELESS MANUAL AND CATALOG K OF ELECTRICAL SUPPLIES AND NOVELTIES **FREE**

DAVID KILLOCH CO., . 57 Murray St., N.Y.

more for general expense, in which were included supplies, telephone, insurance, slight alterations, and the like.

In discussing the matter of outgo with my friend Sims, the wholesaler, I had expressed my determination to win if mathematical calculation and mathematical living would do it.

"I mean to put my personal expense also on an arithmetical basis," I said. "The days of my reckless extravagance are over—those days when I was a gay young buyer for the Keystone department store. I look back in some amazement now at the way I squandered my earnings; but I mean to work and live on percentages now; and when a man does that the value of a dollar takes on a different aspect altogether."

"Business is a matter of correct proportions," he returned. "No man can hope to succeed until he has mastered the study of proportions. And I tell you, Gatch, a man's personal life and expense must be figured into those proportions—otherwise the whole scheme is thrown out of joint. What good does it do to work out all the niceties of percentages at one's store or factory and then allow the cook at home to slide half the groceries in the pantry into the refuse pail? No, you've got to keep a rigid check on the cook, and on your cigars, and on your wife's hat."

"Luckily, perhaps, I have no wife," I answered; "but, even if I had, I believe I could put this thing through. If she were the right sort of wife she would work out the household expense in harmony with my store percentages. But since I have full control of my personal life, Mr. Sims, and of my store too I mean to make the former a mere adjunct—a sort of department—of the latter. I have set fifteen dollars a week as the limit of my drawing account the first year. That will aggregate seven hundred and eighty dollars, and I'll consider that a fixed item of the store expense."

Most men are more or less egotistical when they set about such things, and sometimes a sudden twist of fortune will change the face of percentages in a most amazing manner. The shrewdest man cannot prevent the development of unlooked-for events; the best he can do is to guard against them to his utmost ability. In my own career things developed that showed me—in a way that was melodramatic—what a feeble force a man is, with all his cunning, in the resistless sweep of the world.

Cutting Corners Closely

However, you see how I estimated my expense, and if you will add the various items you will find the aggregate to be fifty-seven hundred and thirty dollars. Some merchants will tell you that this was excessive—that I should have put it inside of twenty per cent of the estimated prospective sales, which would have brought it within four thousand dollars. Of course I concede that expense ratios vary according to location and conditions, and that some merchants can go far under twenty per cent; but I was feeling my way, I say, and playing safe, as it seemed to me. The expenses I allowed for in advance aggregated nearly twenty-nine per cent of the money I expected to take in over the counters.

Even at that, though, I could see my way out—provided I did really sell goods to the extent of twenty thousand dollars. These goods would cost me about a third less than the selling price—or, say, thirteen thousand three hundred and thirty-four dollars. Add to that my estimated expense of fifty-seven hundred and thirty dollars and you have nineteen thousand and sixty-four dollars—the total I should have to pay out. And, since I should take in twenty thousand dollars, I should have a surplus of $936. Thus, starting without capital, I should make my living, pay for my goods, and be able to pay something on my debt to Joshua Micklejohn.

Meantime, of course, I would buy other goods and put them on my shelves to go into my second year's calculations; but for the sake of illustration I am giving you one year only, as if it were a completed thing by itself.

You see, the all-important thing these calculations showed me was the cheerful truth that I could pay off—well within the prescribed limit—the original five-thousand-dollar stock sold me at one year's time.

A little later on I am going to tell you just how I laid out my departments financially; but for the moment let me return to the thread of my story on that September morning when I stood ready to make my

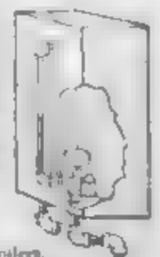
Andrews Offers Exclusive Advantages In Hot-Water Heating

FOR NEW OR OLD HOUSES WE DO IT RIGHT IN 44 STATES

It costs us $2400.00 to tell this story in this space. You profit by it

WHAT [illegible] evidence of satisfaction can there be than the fact that thousands of Andrews Heating Systems are now doing fine work in over 2274 cities and towns [illegible] foreign countries, that the largest part of our annual business now comes from people who have been advised, by our old customers, to put in an Andrews? We offer assurance beforehand that if the system is not as satisfactory as we claim it to be, we will [illegible] the unique Andrews Method, we have revolutionized the [illegible] all the details which cannot be covered in [illegible]

[illegible] manner if you wish. H. P. SEWELL.



Andrews Steel Boilers

These boilers are made of heavy boiler plate, like power boilers, thoroughly riveted and built to give long service. The design affords immense fire travel, a large fire pot, high combustion chamber and good ash pit. No masonry is needed. The grate is the latest rocking and [illegible] and will handle any kind of fuel. Through the large fire [illegible] the close proximity of heat and water afford [illegible] steel flues and side walls, the whole system [illegible] air and efficiently with the minimum [illegible] through the flues [illegible] in a few moments.

Andrews Regurgitating Safety Valve and Group System of Piping

These two features are strictly Andrews features. The Andrews Regurgitating Safety Valve, aside from affording [illegible] radiators, at the same time increasing the [illegible] efficiency. Anything which decreases the space taken by radiators is a distinct advantage. The group system of piping distributes the heat evenly to every room.

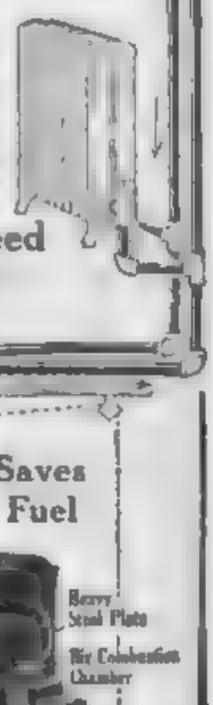
Economy Durability Simplicity

Andrews Heating Engineers Design Each System To Meet Its Conditions and Requirements—No Guesswork

The unique features of Andrews Systems are that they are designed and built complete in the Andrews Shop and are [illegible] pipes are cut to fit and reamed, all fittings are sorted and tagged, the size boiler for best service is selected and made ready for the piping—in fact everything including operating [illegible] box is included and everything at the market affords. Any man handy with tools can install it following our plans and instructions.

Only Best Quality Material Used

By material is meant everything which goes into [illegible] last—boiler, radiators, piping, fittings, reg[illegible] tools, brooms, [illegible] The most popular [illegible] The piping is carefully [illegible] by obtaining full ef[illegible] priced at very low price.



360 Days Free Trial Guaranteed By Bond

This guarantee is not a mere selling talk. We have such complete confidence in our systems that we have no hesitation in offering to buy back the plant at full price less deduction for any [illegible] Does any other heating [illegible] offer such fair treatment?

Write for Free Estimate

[illegible] rough diagrams of your basement [illegible] showing sizes, location and [illegible] doors, height of ceilings, etc. [illegible] Our engineers will get [illegible] with each estimate.

Big 72-Page Heating Book Free

This big book is a mighty valuable one to anyone contemplating building or putting in a new heating plant. It covers almost every line of heating and its descriptions [illegible] can afford a very good education in the best methods of heating. It [illegible] of present users. It also lists other items which modernize homes—such as Steel Septic Tanks for Sewage Disposal, Air Pressure Water Supply Systems, Plumbing Systems, Gasoline Gas Systems, etc. All of these are made and sold by the Andrews Method—complete plants ready to screw together, or heating parts are sold separately. Send for this book today, and we will appreciate it if you will give the names of one or more of your friends who might be interested in a heating plant.

Special Offer To Inquiries From This Ad.

We are making a special [illegible] proposition [illegible] quick [illegible] and [illegible] [illegible] [illegible]

Donchester
An ARROW
Evening SHIRT

$2.00 and up

WITH piqué or plain patented bosoms, put on the body of the shirt in such a way that no matter what position the wearer may assume, the bosom remains flat and in its place.

CLUETT, PEABODY & CO., Inc., *Makers of* ARROW COLLARS, TROY, N.Y.

A FINE PIPE *LIKE THIS*

is really a joy forever, because it cannot become stale or foul. It insures *always* a cool, dry, sweet smoke, productive of the full fragrance of your favorite tobacco undefiled by any foreign odor or bitter taste. It is made of "Condensite," a synthetic phenolic hardened gum which is absolutely non-absorbent — the invention of Mr. J. W. Aylsworth, who is now and has been for over twenty-five years associated in laboratory work with Mr. Thos. A. Edison.

⅔ Actual Size

TRADE HARDRIGHT MARK

Price $1.50 with Sterling Silver Stem Band as shown in illustration above.

As shown below when the juices and nicotine collect in the space under fire bowl, they drain off naturally by simply removing stem or [illegible] screwing bowl. They cannot get *into* the fire bowl, hence tobacco combustion is complete, resulting in a fine, dry, perfect ash.

Only 3 Pieces

Play Golf?

Improve Your Game! Much depends on your drive. Players using the HARDRIGHT Driver-Head report that it drives from 15 to 25 yards farther than a wooden head. It is made of "Condensite" [illegible]

Money Refunded if not Satisfactory

Hardright Shaving Brushes are guaranteed forever against bristles coming out.

Write for Illustrated Booklets

Hardman & Wright, Belleville, N. J.

bow as a star in my new drama. I did feel that it was well staged; but, nevertheless, it was an anxious moment.

I well remember what a beautiful morning it was—the gods of commerce were propitious! The air was soft, with just a touch of autumn in it, and the sun shone benignly. The streets were lively with people and the roar of the elevated trains made music I liked. Then up the street the savage chatter of the steam riveter kept assuring me of success—for it meant more people.

At eight o'clock—on the instant—I raised my hand.

"All ready!" I said to my little group of employees, who stood in their places back of the counters. "All ready! We're off!"

Then I turned the key in the door and swung it wide open.

To the world at large the opening of my tiny store did not seem at first to be an event of any consequence. For ten or fifteen minutes on that September morning I stood in my doorway and watched the people hurrying to the elevated trains—and not a person came into the store. Now and then some man or woman would glance up at the sign, which at that time bore the inscription, Philip Gatch, Drygoods and Notions, but it made no impression. In spite of myself a queer sense of panic and discouragement came over me.

I shook this feeling off, however, and stepped outside to survey my show-window. Just then a young woman came along wheeling a baby carriage. From her garb I saw she was a nurse. I noticed also that she paused and glanced into my store and seemed to hesitate.

"Madam," I said, "baby carriages are very welcome inside. Will you let me wheel it in for you?"

Babies Checked at the Door

She surrendered without a protest, and down the aisle we marched in some state—the nurse and I together, with the baby ahead of us waving its arms and crowing loudly. At the notion counter the nurse made some trivial purchase, which I sold her myself. Then, as I escorted her out I said as politely as I could:

"Madam, you have done me the great honor of becoming my first customer. I wish to send this baby a present. Will you give me its name and address?"

The name she gave was a prominent one, and I discovered that the baby's father was a well-known New York lawyer. Afterward he became a distinguished Congressman. However, the fact of most immediate importance to me was the decided hit I had made with this nurse; and it did not take me long to discover that when a merchant makes friends of a nurse and child he does more than this—he makes customers of the whole family.

I have told you what a perfect September morning it was; and it seemed to me as if all the nursemaids and babies in New York were parading up and down my street. Many mothers, too, were wheeling their infants themselves. My experience with my first customer gave me an inspiration. I was rather expert at card-lettering, and now I wrote a large placard—Babies carefully guarded while you do your shopping! This card I hung outside; and I put one of my salesgirls on the sidewalk in cap and apron.

It was not long before we had a group of half a dozen baby buggies out there, and people began to stop and look the collection over with some curiosity; but it was not until afternoon that the rush really set in. By three o'clock we had twenty babies out there on the sidewalk, and I had to call in my salesgirl and hire an outsider to play the part of nurse. At times there was a crowd of several hundred people gathered about this baby show, curious to know what it was all about.

The crowd was not all outside, though, by any means. When I closed my store at ten o'clock that night I counted my cash and found I had a little over six hundred dollars! I was away up in the clouds that night. Success seemed assured; but I was not unmindful of the difficulties that lay ahead of me.

I put the money in the little safe Edmonds had bought; but after I shut the doors and had turned the combination I changed my mind and opened it again. I did not have much confidence in that safe and I decided to take the money home with me. I was alone in the store when I transferred the currency and the bulk of the coin to my pockets, but I felt no nervousness until after I had locked the store door and turned my steps toward my sister's house.

Two men were standing under the elevated station structure in the deep shadow, and as I passed them I saw they were watching me. It was so dark under the iron stairway that I could not see their features, but something in their attitudes made me wary of them instantly.

I was unarmed and the bare possibility of losing that six hundred dollars filled me with alarm. My first impulse was to go back to the store and return the money to the safe; but, as I glanced up and down the street and saw that it was quite deserted at the moment, save for these two men and myself, I decided not to put myself in such a trap.

Consequently I walked along as if I had not seen them until I reached the corner. Here I turned, and the instant I was out of their sight I ran with all the speed I could muster until I gained the next block. Then I paused for a moment to look back—and saw those two brutish figures standing under the electric light by the elevated station, watching me.

I walked along rapidly, but kept a sharp lookout behind; and until I turned another corner I could see them still standing there. I reached my sister's house safely, but somewhat out of breath.

My sister and her husband were anxious to know how I had made out on my opening day and I showed them my double-handful of money; but first I made sure that the window-shades were closely drawn and the doors bolted.

"Tomorrow," I said, "I shall get a revolver! No sooner does a man get his hand on a little money than he begins to see greedy and crafty fingers reaching out for it from every shadow; but the man who gets my money away from me this time will have to reckon with brains and gunpowder and lead!"

I slept badly that night with the money under my pillow; but the next morning, with the sun shining again, I felt inclined to laugh over my undignified run to escape a purely imaginary danger. Nevertheless, after I had opened an account at a neighboring bank and deposited my first day's receipts, I dropped in at a hardware store near by and bought a pistol. It was the first thing I got with my new funds.

Rather grotesque, I thought, that I, who had been penniless so long, should be arming myself after one day in business to safeguard my possessions!

(TO BE CONCLUDED)

The Danger Whistle

THE latest device for detecting deadly gases in a coal mine is a whistle. When the whistle is blown in the presence of gas it will give a tone different from its normal tone in pure air, and the difference is so great that any person can quickly learn to distinguish it. The invention was made by some well-known German scientists of the Kaiser Wilhelm Institute at Dahlen, who were called upon by Emperor Wilhelm to devise some safeguard after a recent great disaster. While it is being accepted in Germany as an efficient detector, it has been met with doubts in this country on account of the failure of a sound detector once tried here, which seemed to give variations in tone from other causes besides gas in the mine air. It has been worked out so carefully, however, that it is now getting practical tests in many German mines.

WHAT HAPPENED TO CÉCILE

(Continued from Page 21)

will start the stove and heat the water and wash the child. I'll give you a list if you've got a pencil and paper."

De Bernay left the room to return immediately with the desired articles. Cécile thought she saw a slightly ironical smile on his lips. Lady Audrey made out her list and gave it to him. De Bernay provided himself with two lanterns and a spiked walking stick; then went out without a word, slightly lifting his hat as he left the room.

"Drat the man!" Lady Audrey exclaimed as the door closed behind him. "His baby might be a mongrel pup for all he seems to care!"

"Perhaps it is," Cécile suggested.

"I think, my dear," said Lady Audrey, "that the less said on that point the better. Have you noticed the baby's clothes? They are the sort one might expect to find on some fishing girl's brat. And look at the crib! Save the word! De Bernay may have other reasons besides his telephone for living out here—but there! Don't let us talk scandal." She frowned; then leaned over the improvised crib to coo at the baby. "Fancy his going down to mess about with his silly wires and leaving the child alone in this barn, with the fire out and the weather turning cold and raw! And the baby catching smallpox—though, I must say, I'm not at all sure it is smallpox. The little fellow seems bright enough. Just the same, it was plucky of you to stick by me, my little dear."

"Nonsense!" answered Cécile. "I'm not afraid."

"I know you're not. Neither is Edna. But I must say that I'm a bit disappointed in Dot. She was in a blue funk."

"You can't blame her for that," said Cécile. "Dorothy's not like Edna and me. I mean she's practically alone in the world and has to think of herself."

"I know it—I know it!" said Lady Audrey with a touch of impatience. "I don't blame her. Now let's turn to and start the stove and heat some water, and get the child clean."

The two slipped off their jackets and set to work. The weather was growing rapidly colder and the interior of the cabin had become chilly and damp. Blasts of wind struck down through the chimney of the big fireplace in the central room and Lady Audrey suggested that it might be well to build a fire there also, to take the chill off the place. There was no lack of firewood, this consisting principally of fat resinous pine and well-seasoned white birch, brought no doubt from the mainland.

Cécile soon had a blazing fire on the hearth, when Lady Audrey suggested that they perform the ablutions of the infant in the glow of its warm radiation. To this task they accordingly proceeded as soon as the water had been warmed; and, neither having much experience in such an undertaking, it was proceeding but slowly though to the apparent satisfaction of the small patient, when the door of the bedchamber was blown violently open and a blast of wind swept in.

"Shut the door—quickly!" cried Lady Audrey, throwing a blanket over the child. Cécile sprang up and did so, observing that De Bernay must have carelessly neglected to latch the outer door of the kitchen and that the rain might be driving in.

"Never mind that now!" snapped Lady Audrey, whose face and clothes were steaming in the intense heat from the fire. "Serve him right if the kitchen is flooded! If a cold draft were to strike the child it might drive the rash in and kill it. Seems to be getting more pronounced, don't you think?"

"Yes," Cécile answered. "It looks different too. The spots seem longer and redder, like when one scratches a mosquito bite."

Lady Audrey turned the small, plump body on her knee. Dolly began to scratch vigorously.

"God bless me!" cried Lady Audrey suddenly. "I'm hanged if I don't think the mite's got hives!"

"Or a rash from eating fish, or something of the sort," suggested Cécile.

"Precisely!" answered Lady Audrey. "See here—where I've been drying it. The rash is spreading out into wales. Hives, my dear! Take my word for it! Nothing but hives! That brute De Bernay's probably been feeding her tinned lobster or some other filthy thing. Mercy! Did you ever know a fire to burn like that? One would think the wood had been drenched in paraffin! And the place is getting suffocating with smoke."

"It's only the wind," Cécile answered. "Just listen to it!"

The roaring outside had indeed grown alarmingly thunderous, though somewhat disguised by that in the chimney and the violent crackling of the logs, which Cécile had piled on and which, being slightly damp from having been brought in from outside at noon, gave forth reports like musketry. But the smoke was growing almost insupportable.

"Let us wrap up the baby and open a window," said Lady Audrey. "The poor little thing is beginning to choke! Hives—my word!—and all this fuss and feathers for nothing! But at least it's comforting to know we did not shirk our duty! What's that?"

From the other side of the partition of the baby's room had come a sudden crash, followed by an appalling roar and crackling. Then, as the horrified eyes of the two women rested wildly on the partition itself, they saw it bulge, bend and open in two places, through which darted lurid tongues of flame. A blast of scorching air and heated fumes smote them in their faces.

"My word!" cried Lady Audrey, springing to her feet. "The whole place is ablaze!"

She was quite correct. Not only was the house ablaze but the whole kitchen half of it was a roaring mass of flames.

Choking and scrambling, the two ladies, with the baby in the arms of the elder, rushed to the door and out into the tempestuous night.

A wild and lurid spectacle was presented to their startled eyes. The intense heat and high wind combined to form a vortex which carried the leaping flames and whirling firebrands high up into the air. The latter were even then falling on the roof of the laboratory, which was of corrugated iron and sluiced with mist and rain. But the blazing fragments were being likewise flung against its wooden sides, which had already commenced to smoke and steam.

"Ha' mercy!" gasped Lady Audrey. "It must have been that beastly kitchen stove! I crammed it full of that tinder and when the door blew open the draft sent it off like a bomb. What the deuce are we to say to the man?"

"The laboratory's going too!" cried Cécile in an awed voice. "Look—the side's already starting to blaze!"

Frightened and fascinated, the two stood watching the havoc they had wrought. The baby grew frightened at the vivid glare and began to cry.

They were as near the house as they dared to go and at a distance of perhaps one hundred yards from the laboratory, so that they did not feel the cold; but the rain lashed them mercilessly.

To make matters still worse, they had not had time to snatch up even a suit of oilers from the pegs on the wall, after the entrance of that withering blast, and their jackets had been left behind in the baby's room.

Lady Audrey was the first to recover her composure.

"Well, we've jolly well gone and done it," said she; "and as there's nothing more to do we might as well clear out for the yacht. The child will be wet through in an instant."

Cécile was about to reply when there rang out from the moor behind them such a bellow as seemed incapable of being produced by anything short of a dinosaur or diplodocus, or some other prehistoric monster. That which had so startled them in the afternoon when Jock had met his fate was the thin bleat of a newborn lamb in comparison. This roar defied that of the raging flames and detonating timbers, and so appalled the indomitable Lady Audrey that she might have dropped the baby had not Cécile snatched it from her arms. With a duplex shriek they turned and saw a terrifying figure bounding toward them from the swimming void of the windswept moor. It was that of a man, hatless, clad only in shirt and trousers; and as he leaped toward them the vivid reflection from the fire on his sodden garments illumined his grotesque figure

150,000 Buicks

are on the road today. Many have been in service for nine years. Many have records of over 100,000 miles.

That is Buick Durability

Buick is the car of Power, the car of Strength. The car of Speed, the car of Service.

The Buick overhead valve motor is guaranteed to produce more power than other types of the same size.

30,000 Buicks sold last year show the increasing demand.

This year with the Delco System of lighting, cranking and ignition at no additional cost—the demand is still greater.

Put in your orders *now* for early Spring delivery. If you wait, there will be many ahead of you.

Buick Motor Cars

Three sizes and six styles from $950 to $1985, but every one a Buick through and through—built and backed by the great Buick factory.

Buick Motor Company, Flint, Mich.

Send for interesting bulletin No. 16.

WHEN BETTER AUTOMOBILES ARE BUILT BUICK WILL BUILD THEM

The Gift for Man or Boy

The Royal Game of Billiards

The gift of a Brunswick "Baby Grand" Billiard Table means a *lifetime's entertainment* for the man or boy who receives it.

The finest pastime in all the world *always* at his command!

To the boy, it brings invaluable mental training, seasoned with wholesome fun. It satisfies his craving for excitement—keeps him contentedly at home.

To the man, it affords the relaxation, exercise and amusement which keep body and brain in tune.

This charming game is immensely popular. *Everybody's playing billiards!* Men and women, boys and girls, find equal delight and benefit in playing this refined and elevating game in the cozy home billiard room.

"BABY GRAND" Home Billiard Table

Here is supreme excellence in a Home Billiard Table—the result of sixty-five years' experience. Made of finest Mahogany, with attractive inlaid design, richly finished. Perfect proportions, accurate angles, unexcelled playing qualities. The most expert billiardist can execute his finest shots on this table.

"Prince of Entertainers"

The "Baby Grand" is fitted with a genuine Slate Bed, the celebrated Monarch Quick-Acting Cushions and Accessory Drawer to hold entire playing equipment. Sizes, 3 x 6, 3½ x 7, 4 x 8. Furnished as a Carom, Pocket-Billiard or combination Carom and Pocket-Billiard Table.

If you lack the space for a "Baby Grand," you will be interested in our "Convertible" styles, which serve as Dining Tables, Library Tables or Davenports when not in use for billiard playing.

Moderate Prices and Easy Terms

Complete Playing Outfit Free

We offer these beautiful tables at very moderate prices and on wonderfully attractive terms, as low as 20 cents a day. A year to pay if desired.

Complete high-grade Playing Outfit goes with table, including Cues, Balls, Bridge, Rack, Markers, Chalk, Cover, Billiard Brush, Book on "How to Play," etc., etc.

Thousands of Delighted Owners

Thousands of Brunswick Home Billiard and Pocket-Billiard Tables have been sold and are proving a delight to their owners.

We print a book filled with letters from owners, which give eloquent testimony to the quality of our tables and the pleasure they are affording.

Handsome Color-Illustrated Book Free

The De Luxe book, "Billiards—The Home Magnet," shows these superb tables in actual colors. Gives descriptions, prices, easy terms, etc.

Use the convenient coupon or send request by letter or postal.

The Brunswick-Balke-Collender Company (17)

Dept. R. R., 623-633 S. Wabash Avenue, Chicago

Please send me the free color-illustrated book,

"Billiards—The Home Magnet"

Name _____

Address _____

Town _____ *State* _____

in a demoniac way. They saw also that he was beckoning to them wildly as he ran.

"He's mad!" cried Lady Audrey. "Run, Cécile! Here—give me the child! The man's gone off the hooks!"

Cécile's courage, however, which was of a far higher grade than that of the average girl, was utterly unable to cope with this last horror. Her knees wabbled under her and she could only stand staring at the approaching figure, clinging to the child. Lady Audrey did not desert her. Lady Audrey's most deeply planted instincts, sown of early generations of iron warriors, made it impossible for her to desert even a dog in a moment of vital danger. She had thought De Bernay odd, and now she was convinced that the destruction of his property and the fearful wildness of the spectacle had driven him for the moment off his head. What he might intend to do she could not conceive, though it did flash across her mind that it might be to pitch them into the flames; so she planted herself beside Cécile and waited, her strong, lithe body slightly crouched and her arms bent.

She had not long to wait. De Bernay was upon them like a charging bull. His voice was coming in hoarse gasps and he ran unsteadily. As he closed in upon them, his arms thrust out as if to grasp Cécile, Lady Audrey struck at his face. The blow landed with all of her weight, but De Bernay did not appear to feel it. Cécile still clinging to the shrieking baby, he gripped her with one arm and Lady Audrey with the other, then whirled about and started to drag them out across the moor away from the fire. Cécile shrieked and stumbled, when De Bernay loosed his grasp of Lady Audrey and, picking up Cécile, began to run on stumblingly. Cécile went limp in the clasp of his powerful arms, but she did not faint, and she managed to cling to the child. Lady Audrey, panting along at De Bernay's side, was crying in a strangling voice:

"What is it? Are you mad?"

De Bernay did not answer; in fact, his labored breathing seemed to show that he was incapable of answering. For a hundred yards, two hundred—even more—they rushed on, until the glare of the fire became moderated. Then suddenly De Bernay pitched forward, and he and Cécile and the baby rolled over in the water-soaked gorse.

"Lie down!" he panted; and at the same moment an awe-inspiring thing occurred. The ground beneath them seemed to sway and rock. There was a muffled, thundering report, and the laboratory building opened, blossomed and flowered like some enormous firework. The corrugated roof, incandescent from the terrific heat, rose from its position, appeared to open out and expand as it mounted, then suddenly to crumple and drive away over the face of the cliff. Glowing objects showered about them like meteorites and the pulse of air tore away their breaths.

"Ha' mercy!" gasped Lady Audrey. "What was that?"

"That, my dear madam," panted De Bernay, "was a very thoroughly and expensively equipped laboratory for the manufacture, on a considerable scale, of the highest form of explosive known to science."

(TO BE CONTINUED)

A Bucket Line

A SEVENTY-FIVE-MILE ride in a bucket high in the air will soon be possible in the Himalayas. An aërial cableway of that length—the longest in the world—is to be constructed, on the plans of a Canadian engineer, from the Punjab to the famous Vale of Kashmir. The ruggedness of the country and the danger of rock-slides and landslips make a railroad track out of the question.

Towers will be built nearly half a mile apart and a cable will carry steel cars loaded with three hundred or four hundred pounds. The cable will be in five-mile sections; but an arrangement has been adopted to automatically pass a car or bucket from one cable section to the next. Plenty of water power is conveniently at hand to develop electricity for hauling the buckets.

Last Week's Corns

Made these shoes impossible. But Inez told me of **Blue-jay.**

I applied it, and the pain stopped in a moment. In 48 hours all three corns came out.

No soreness whatever. I never thought of the corns from the moment I used **Blue-jay.** And now they are gone, to never return, unless tight shoes cause new ones.

This is the story of millions of corns which have been ended by Blue-jay. It will be the story of your corns when you use this right method.

Don't pare them. Paring never ends a corn. Use the modern method.

A famous chemist, by inventing **Blue-jay,** has made corn troubles needless. Blue-jay takes corns out, without trouble, without annoyance. Apply it in a jiffy, then forget the corn.

It is taking out about one million corns a month. It is the method now used and endorsed by physicians. You owe to yourself a test.

Blue=jay For Corns

15 and 25 cents—at Druggists

Bauer & Black, Chicago and New York

Makers of Physicians' Supplies

Delivered TO YOU FREE

on Approval and 30 days Trial

SEND NO MONEY but write today for our big 1914 catalog of "Ranger" Bicycles, Tires and Sundries at prices so *low they will astonish you.* Also particulars of our great new offer to deliver you a *Ranger* Bicycle on one month's free trial and prepay freight to your town.

BOYS ... big line of bicycles, tires, sundries and big hand-some catalog. It's free. ... new offer and low cost. ... Send for it.

LOW FACTORY PRICES ... can offer such values and ... You need not wait to buy a bicycle ... Write now.

MEAD CYCLE CO. Dept. L-56 CHICAGO, ILL.

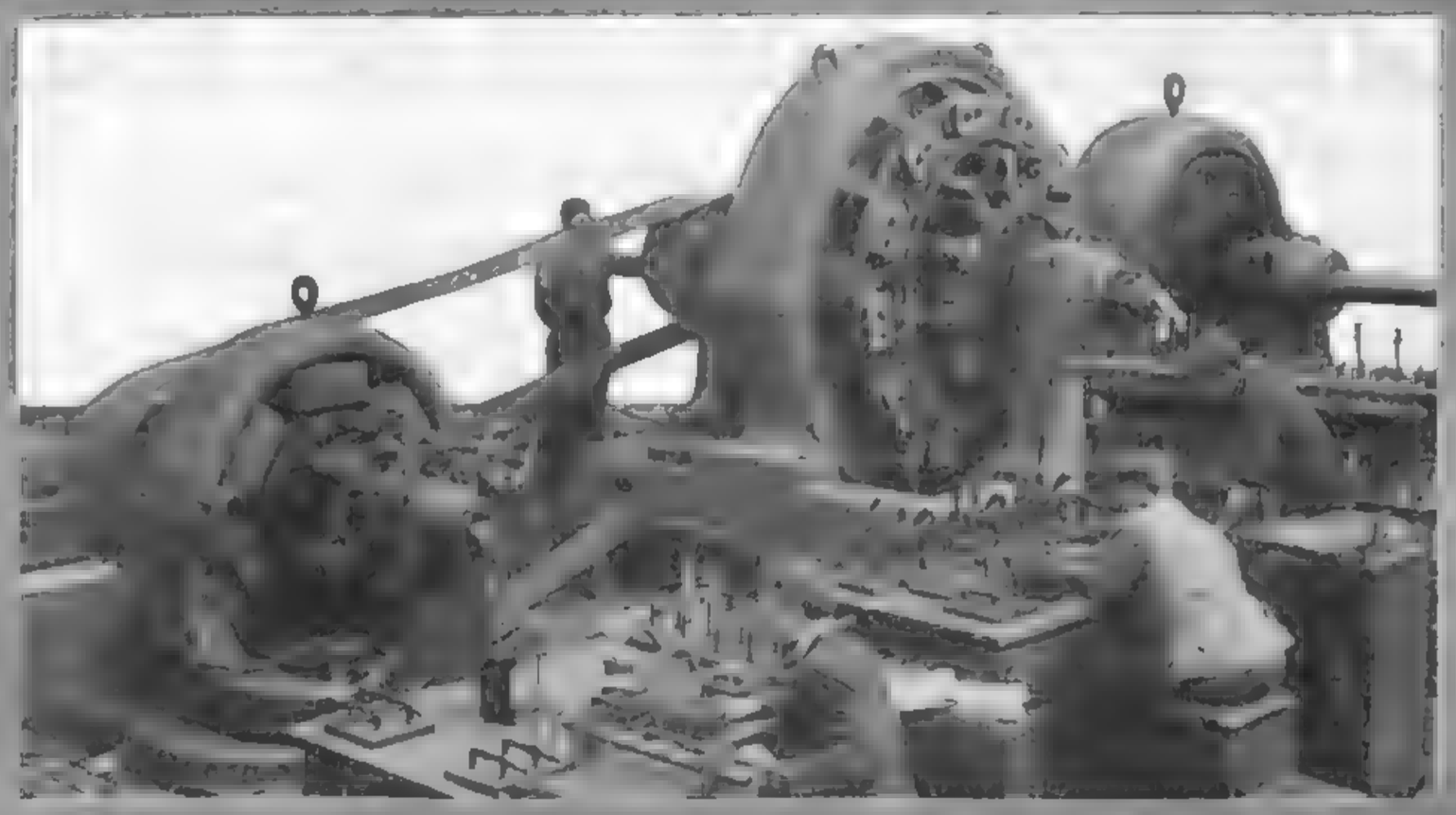
Read Fifty Pages Free!

... Southern Railway ... book that will ... and gives you a ... to buy wholesale ... a magazine subscription ... Every word means money ... are not satisfied when you have read the book and will send your money back.

The book is from the pen of Charles E. Whetzel, Secretary and Legislative Representative of the Modern Woodmen of America. Price $1

A Great Premium Offer! During the months of February and March, 1914, ... will be received for The American Thresherman and Farm Blacksmith, a monthly magazine ... Send for free book or magazine and ... Do it today—now!

Address, The American Thresherman, Dept. W, Madison, Wis.



Westinghouse Electric Test is Your Guarantee

YOU—the ultimate consumer—come in contact with some of the many uses of electricity every hour of the day. You are vitally interested in having every piece of electrical apparatus in use in your home or office or shop give the best service.

Every Westinghouse Electric motor, every meter, every electric cooking or heating device for household or industrial purposes, is thoroughly tested, and if it is found to have any faults or to consume more current than it should, it is rejected.

Every piece of Westinghouse Electric apparatus, without regard to size or requirements, is set up and tested before shipment. These tests are conducted under conditions more severe than the intended service demands.

These tests cost hundreds of thousands of dollars every year. They make the Westinghouse Electric nameplate on any electrical apparatus a guarantee of long life and efficient service.

It guarantees to you durability and satisfaction in household electrical devices and in motors driving labor-saving machines for all purposes.

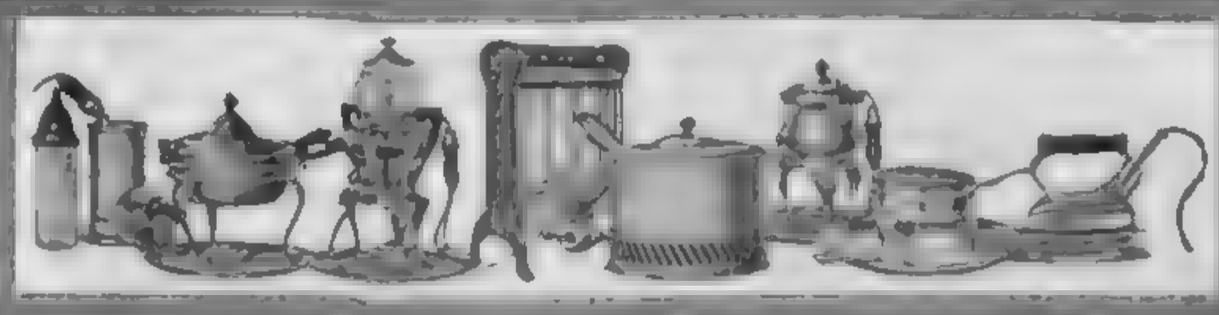
It guarantees to you economy and efficiency in motors and control apparatus for all forms of industrial, mining and transportation work.

It guarantees to you that the machinery that makes electric current for lighting your home, your office and your city will give good reliable service.

Insist on getting goods with the Westinghouse Electric nameplate when you buy—for then you obtain goods proven by the Westinghouse Electric Test, and can be sure of their durability, reliability, economy and efficiency.

Westinghouse Electric & Manufacturing Co.

Sales Offices in 45 American Cities — East Pittsburgh, Penna. — Representatives all over the World



The Greatest Enemy of Your Skin

Think a moment! Do you so keep your skin that it can withstand this constant attack?

IN the care of *your* skin have you reckoned with the most powerful, the most persistent enemy it has—the *outside* enemy?

If you consult a specialist today about some skin trouble, he will first of all look to this *outside* enemy for its cause.

Skin authorities are tracing fewer and fewer troubles to the blood—more and more to the direct lodgment of bacteria and parasites in the skin.

An old fogy idea exploded

For instance, the famous old idea that boils are bad blood working out of the system is a mistaken one. Except in rare cases boils are known to come from a bacteria-infected hair follicle or cell.

When all streets are slums

It is no exaggeration to describe streets as slums from the bacterial point of view. Bacteria exist everywhere. They are carried into the pores of your skin with every particle of dust, soot and grime. They become active and produce their evil effects the moment the resistive powers of your skin are weakened.

Examine your skin closely

Really study it! Too often we stand back from our mirrors, give our complexions a touch or two of the mysteriousart that lies in our vanity cases, and congratulate ourselves that our skins are good to look on. If we never came under any closer inspection than we do in our own mirrors, this method would be well and good.

Go to your mirror now; examine your skin *closely*, and find out just the condition it is in.

Are there little rough places in it that make your skin look scaly when you powder?

Is your skin colorless, sallow, coarse-textured or excessively oily? Perhaps you will find that the only flaw is conspicuous nose pores.

It is unnecessary for your skin to be in any of these conditions. By leaving it so, you are providing the very best soil for the thriving of bacteria.

You can make your skin what you would love to have it

Your skin is continually being rebuilt

Like the rest of your body, your skin is continually changing. Every day, in washing, you rub off dead skin. As this old skin dies, *new* forms.

This is your opportunity to make your skin strong, healthy, active; to keep it so that it does not invite various disorders, but throws off the constant attack of the greatest enemy of your skin.

The advice of skin specialists

In the books that noted skin authorities have written, you will find this advice: the best way to keep the pores of your skin in a healthy, resistant condition is by proper cleansing with a soap carefully prepared to suit the nature of the skin.

It was to meet the need for such a soap that John H. Woodbury, after thirty years' study and treatment of the skin, prepared the formula for his now famous Woodbury's Facial Soap.

How to make a marked improvement in ten days

Begin today to get the benefits of this soap for your skin. Tonight, just before retiring, wash with Woodbury's Facial Soap in the following way: With warm water work up a heavy lather of Woodbury's in your hands. Apply it to your face. Then with the tips of your fingers and palms of your hands work this cleansing, antiseptic lather into your skin. Distribute it thoroughly over your face, always with an upward and outward motion. Rinse with warm water, then with cold—the colder the better. If possible, rub your face for a few minutes with a piece of ice.

This treatment with Woodbury's is just what your skin needs. Use it every night, unless your skin should become too sensitive, in which case discontinue until this sensitive feeling disappears. In ten days or two weeks your skin will show a marked improvement.

Use Woodbury's regularly thereafter in your daily toilet and *keep* your skin so clear and fresh, so free and healthy, that its insidious enemies invariably meet defeat.

Woodbury's Facial Soap costs 25c a cake. No one hesitates at the price after their first cake. As a matter of fact it is not expensive, for it is solid soap—all soap. It wears from two to three times as long as ordinary soap.

Tear off the illustration of the cake shown below and put it in your purse as a reminder to get Woodbury's and begin today to make your skin the resistant, attractive one you want it to be

Write for sample cake today

Mail the coupon on the right today. For 4 cents we will send a sample cake. For 10c, samples of Woodbury's Facial Soap, Facial Cream and Facial Powder. Write today to The Andrew Jergens Company, Dept. 2-B, Cincinnati, Ohio. In Canada, address The Andrew Jergens Co., Ltd., Dept. 2-B, Perth, Ontario.

Work this cleansing, antiseptic lather into your skin.

The Woodbury Book

New, revised and enlarged third edition. The Woodbury Book gives scientific facts about the skin and its needs that everyone should know.

Treatments for all the most common skin troubles; fall and winter precautions; what to expect from ten different kinds of baths; valuable complexion hints, etc. Cover in colors by Henry Hutt, and thirteen full-page illustrations by Will Foster, Katharine Wireman, F. Graham Cootes and Orson Lowell

One hundred and twenty pages of text. Sold direct only—price, fifty cents. With every copy we send samples of the Woodbury preparations without extra charge.

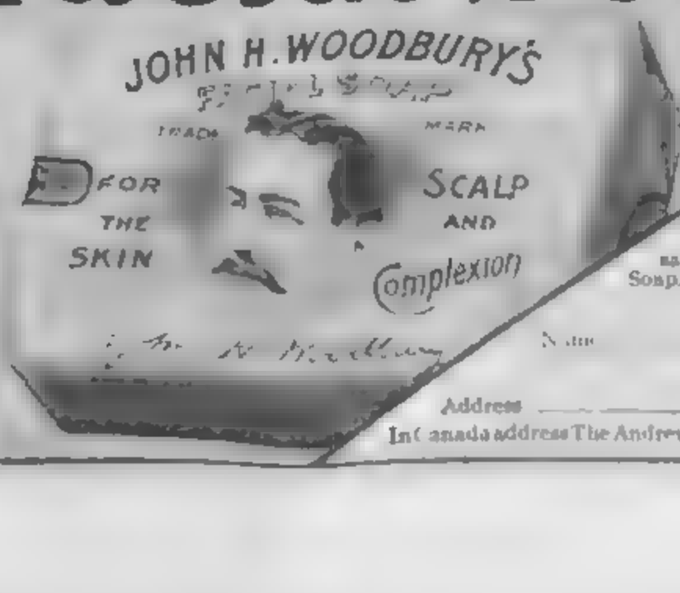
In this book you are sure to find just the help and information you need. Mail the coupon on the left today for your copy. Address The Andrew Jergens Co., Dept. 2 B, Cincinnati, Ohio. In Canada, The Andrew Jergens Co., Ltd., Dept. 2-B, Perth, Ontario.

In Canada

The Woodbury preparations are now manufactured also in Canada and are on sale by all Canadian druggists from coast to coast, including Newfoundland. If you live in Canada, when answering our sample or book offer, address The Andrew Jergens Co., Ltd., Dept. 2-B, Perth, Ontario.

For sale by dealers everywhere throughout the United States and Canada.

Woodbury's Facial Soap



The Andrew Jergens Co
Dept 2 B
Cincinnati, Ohio
I enclose 50 [illegible] for [illegible] Woodbury Book and samples of the Woodbury preparations.

Name _____

Address _____ City & State _____
In Canada address The Andrew Jergens Co., Ltd., Perth, Ont.

The Andrew Jergens Co.
Dept 2 B
Cincinnati, Ohio
I enclose 4 cents for sample of Woodbury's Facial Soap, or 10 cents for samples of Woodbury's Facial Soap, Facial Cream and Powder

Name _____

Address _____ City & State _____
In Canada address The Andrew Jergens Co., Ltd., Perth, Ont.

THE FOLLIES OF MRS. JOE

(Continued from Page 13)

"I'll take two or three extra for the boys," said Old Man Jupp with his satyr's leer.

"Go as far as you like," encouraged the storekeeper, eying him with marked disfavor nevertheless. "Nothing small about Joe!"

"Them's the kind I watch out for," said the old man.

He sought out Snape. Snape was in a jovial mood. He had positive assurance that Joe had sold his hogs and the apple crop. There would be the doctor and the hired girl to pay—and a hundred other things besides.

"It's a-comin' out all right!" Snape chuckled.

In the weeks that followed there were frequent consultations between the two, in which Kling, Bolsover and Wickham sometimes joined. Snape, following Mr. Jupp's generous example, had allowed two of Joe's notes to go over. Joe was grateful; but his face—when he showed it in Fairfax—looked more and more worried. His carriage was less erect and his walk dragged.

Yet at home he showed no shade of concern. His eyes twinkled as humorously as ever and his subdued, chuckling laugh was perhaps even more frequent; for his small son had been phenomenally amusing from birth. New instances of two-months-old precocity happened daily; and Joe, discussing them with Mrs. Joe, would begin to shake at his waist-line, from which seismic ripples of mirth would work slowly upward to his shoulders before they became audible.

"The little tike! The little tike! Honey, do you reckon he'll forget me while I'm gone?"

He asked the question gravely enough, for he had to make a trip to St. Joseph and was facing the thought of prolonged absence—nearly two days.

"Of course he won't!" laughed Mrs. Joe. Then she, too, became grave. "Joe darling, I'm afraid those two old wretches are going to make trouble for us."

"Who? Snape and Old Man Jupp? Why, sho, honey; two clever fellows like them!" He stared at her with a reproachfully solemn face.

The next day he started on his journey. The day following he returned. He was laden with packages as he got off the train, but he had a look that was almost lugubrious. Snape, who was one of the loungers at the station, watched him as he nodded unsmilingly to acquaintances and returned short and evasive replies to their curious questioning. That night Snape mounted a mule and rode over to Old Man Jupp's.

Saturday came—the usual trading day for Tarkio. Joe Parsons loaded his butter crock and egg basket and a crate of chickens into the wagon, and drove into town. It was a bleak morning. A light flurry of snow had powdered the roads and a searching north wind was sweeping it in little drifts and eddies.

In Allen's store there was an unusually large gathering about the stove. Pliny Bolsover was there, and Sile Kling, Orlando Wickham, the big, redbearded young Jupp and Old Man Jupp. Byron Snape, a little apart, conversed with Johnny Rich, a shabby little attorney from Mound City. As Joe entered every face was turned toward him expectantly and a significant silence ensued.

Joe placed his butter crock on the counter, went out and returned with his eggs.

"I've got them chickens out at the back, Jim," he observed. He ignored the storekeeper's kindly wink and gave the group at the stove a troubled look. "I'll be round after a while," he concluded, and walked quietly out again.

"Seems like he's ketched on," muttered Wickham.

"I sent him word last night," said Old Man Jupp, his greenish eyes sparkling with malice.

The storekeeper now shouldered into the middle of them.

"Tell ye what I think o' these yer doin's ——" he began severely.

"Jim Allen," interrupted Snape, "I don't try to run this yer store. Don't you try for to run my business—becus I aim to do it to suit myself, whether or no."

Bolsover, who had been surveying the street from the window, announced that Joe was returning and the storekeeper apparently reconsidered his determination to free his mind. A minute later Joe appeared. Old Man Jupp advanced and stopped him at the cigar-case near the door. The old man's thin lips were set in a grim line.

"You got the word I sent you, Joe?" he asked.

"Yes," Joe answered haltingly; "but ——"

"Well, are you fixed to pay me up?" Jupp snapped.

"Mr. Jupp," stammered Joe, "I—I cert'n'y hain't fixed right now. I allowed I'd ask you if I couldn't stave you off on this note—for a month, mebbe. I reckon I can make a turn by that time."

"Joe Parsons," snarled Old Man Jupp, "you couldn't stave me off—not for five minutes."

He raised his voice.

"Come here, Byron! You, too, Rich."

The two came forward. Snape merely nodded to Joe's conciliatory "Howdy, Byron?" His face was almost expressionless.

"I was tellin' Parsons here that I wanted the balance of the three hundred dollars I loaned him," explained Old Man Jupp. "I need it an' I don't propose to wait for it. He wants I should give him a month's time." The old man laughed spitefully.

"Well," Joe agreed, "I reckon I'd have to sell suthin'—that's all. The note hain't due for a week now anyway."

"It's due right now!" Old Man Jupp shook a skinny forefinger at him. "If it ain't paid I start proceedin's on that second mortgage—that's all."

"An' while you're a-sellin', Joe, you sell enough to pay me too," Snape broke in. "I'm in the same fix as Jupp. I want the balance of what's comin' to me. I let the last two notes go over—and what do you do? You go on spendin' money, like you was ol' Vanderbilt, for baby-buggies an' a passel of foolishness there ain't no need of. Keepin' a hired girl right this minute! That's all right; but if you can buy all them things you can pay me—else I foreclose on you. I want fifteen hundred dollars on the last two intrust notes—that's all. And now!"

Joe looked from one to the other in a helpless, bewildered way.

"But you cain't do that," he said at last. "That mortgage has got a year to run and Jupp's note ain't due."

"You tell him," Old Man Jupp directed Rich.

"I guess you didn't read those mortgages over as keerful as you might, Mr. Parsons," said the attorney smoothly. "There's a clause providing that if the party of the second part shall at any time deem himself unsafe or insecure he may enter on and sell and dispose of said premises according to law. That would give Mr. Jupp or Mr. Snape the right to foreclose even if there had been no default in the payment of the notes—that is, if they deemed themselves unsafe or insecure."

"I deem myse'f right smart thataway," said Old Man Jupp.

"Me too," Snape chimed in.

Joe looked round him. The private conference had become a mass-meeting.

"You int'rusted in this?" he asked Pliny Bolsover.

"A consid'able," Pliny answered, and a slight titter from the others greeted the reply. Young Jupp guffawed outright.

"Listen, then—doggone you! I hope it will do you good," Joe flashed out. He turned to his implacable creditors. "Seems like you men is actin' mighty cur'ous," he said. "I aim to pay you if you give me time. If you foreclose on me I stand to lose the two hundred I had, besides what I paid, if the land's bid in for the amount of the loans and costs. That hain't right. Them costs'll be a consid'able."

"It'll be a lesson to you to hang on to your money," said Wickham.

There was a chorus of approval. Joe disregarded him.

"You-all let them mortgages run," he begged. "I'll make some turn to meet your note, Mr. Jupp."

"I'll loan you the money, Joe," the storekeeper offered. "I'd do more if I wasn't kind o' run right now."

"I'll pay you your back intrust an' keep up my other payments," Joe concluded, addressing Snape. "If you foreclose you'll lose the intrust on the rest of them notes. You'd lose it even if I paid you now—wouldn't he?" He turned to Attorney Rich, who smiled and nodded.

Finish This Story for Yourself—

The girl got $6 a week and was lonely. "Piggy"—you can imagine his kind—was waiting downstairs. He knew where champagne and music could be had. But that night she didn't go. That was Lord Kitchener's doing. But another night?

O. HENRY

tells about it in this story, with that full knowledge of women, with that frank facing of sex, and that clean mind that have endeared him to the men and women of the land.

This is but one of the 274 stories, in 12 big volumes, you get for 25 cents a week, if you send the coupon.

From the few who snapped up the first edition at $125 a set before it was off the press, to the 50,000 who have eagerly sought the beautiful volumes offered you here—from the stylist who sits among his books to the man on the street—this whole nation bows to O. Henry—and hails him with love and pride—our greatest writer of stories.

To Those Who Are Quick

KIPLING

(6 Volumes)

GIVEN AWAY

Never was there an offer like this. Not only do you get your 274 O. Henry stories in 12 volumes at less than others paid for one volume of the first edition, but you get Kipling's best 178 short stories and poems and his long novel—without paying a cent. You get 18 volumes, packed with love and hate and laughter. A big shelf full of handsome books.

Send the Coupon and you will understand why "O. Henry" is hailed as

"The American Kipling;" "The Y. M. C. A. Boccaccio;" "Master of the Short Story;" "Creator of a New Literature;" "Discoverer of Romance in New York's Streets;" "The American de Maupassant;" "The Homer of the Tenderloin;" "Founder of a New Style;" "America's Greatest Story Teller;" "The 20th Century Haroun Al Raschid who takes you to every corner of his beloved Bagdad—New York

Send Coupon and you will understand as never before why other nations are going wild over him

Why memorials to him are being prepared; why universities are planning tablets to his memory; why text-books of English Literature are including his stories; why colleges are discussing his place in literature; why theatrical firms are vying for rights to dramatize his stories; why newspapers all over the country are continually offering big sums for the right to reprint his stories.

Send the Coupon Without Money

You get both sets free on approval. If you don't laugh and cry over them—if you don't read and re-read and love them—send them back. Otherwise 25 cents a week pays for them all. Don't wait—send the coupon today. This offer is too good to last. It's only the avalanche of disappointed letters that made us extend it this long. Send the coupon today—and be glad.

Review of Reviews Co.
30 Irving Place
New York

"O HENRY KIPLING COUPON" Tear off and mail

S. L. P.

Review of Reviews
30 Irving Place, New York

Name _____

Address _____

Occupation _____

Please send me, all charges prepaid, the 12 volumes of O. Henry and the 6 volumes of Kipling, bound in cloth. I will either return the books within one week at your expense, or send you $1.00 within one week and $1.00 a month for 24 months. Title to remain in you until fully paid for.

Exceptional Strength and Brilliancy

Exceptional Economy and Satisfaction

Modern Gas Light at its best—the ideal illumination—is produced by the

REFLEX

The Best Welsbach Mantle for Inverted Gas Lights

Every refinement of manufacture is employed to make the "Reflex" the perfect gas mantle. The chemical formula is exclusive, the ingredients absolutely pure, the workmanship most highly skilled. As a result, it has, in an extraordinary degree, the properties that produce ideal light—

Soft rich color tone
Healthfulness to the eye
Lasting brilliancy
Remarkable durability

You do not know Gas Lighting until you know by experience the advantages of "Reflex" Mantles and "Reflex" Lamps. The genuine are made only by the Welsbach Company. Look for the "Reflex" trade mark and the Shield of Quality on the box.

REFLEX

Sold everywhere by Gas Companies and reliable dealers

WELSBACH COMPANY GLOUCESTER, N. J.

When you *know* Gas Lighting you *prefer* it.

Be Your OWN BOSS
AGENTS EARN BIG MONEY

We have a complete, fully

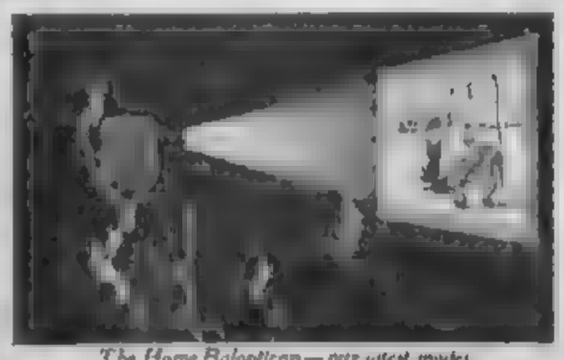
Golden Rule Cutlery Co., 552 W Lake St., Dept. 123, Chicago

AGENTS—A Wonderful Seller

Labyrinth Keyless Padlock.

Operated in the dark

THOMAS KEYLESS LOCK CO.
9668 West Street, Dayton, Ohio



The Home Balopticon—our latest model

Picture Machines for Home Entertainment are as enjoyable as talking machines.

THE Bausch and Lomb BALOPTICON

Leading manufacturers in America of photographic and ophthalmic lenses, microscopes, engineering instruments, magnifiers, field and opera glasses, and scientific laboratory equipment.

FOR the showing of prints, photos, postals, etc., or for lantern slides, if you prefer.

Many styles to meet every requirement and many advantages over less scientifically constructed instruments. Photographic dealers everywhere will show you Balopticons.

Interesting Balopticon Booklet "Fun and Better" on Request

Bausch & Lomb Optical Co., 570 St. Paul St., Rochester, N. Y.

"I'm willin' to," said Snape. "I need all that's comin' to me now. I aim to buy my woman some ile stoves an' things."

"I allow Mrs. Jupp needs a parlor organ," grinned Old Man Jupp. "I'm willin' to lose a week's intrust."

Joe swung himself to a seat on the counter and clicked his bootheels.

"I reckon there's only one thing to be done," he said dolefully. Suddenly his body became strangely agitated—first at the waist; then his shoulders shook and he began to chuckle. "And that's to pay you off, you ol' reprobates!" he said.

He drew out his handkerchief and wiped his eyes, which were moist with mirth. Then he singled out Snape.

"You fat-haided, freckled fool!" he drawled. "What did you reckon I wanted with that eighty? I've got more land than I need myse'f for ten years to come, the way I aim to farm it. Want to know? Well, I'll tell you. Ed Triggs told me six months ago that if I could get it for him for thirty-five an acre I could have all I made on the deal. He tried to do business with you; but he'd let you see how cussed bad he wanted it. I'd have bought it an' paid cash for it, but I knew that you'd back right out if you didn't see a way to skin me."

He chuckled again.

"You mis'able ole bag o' bones!" he continued, addressing Old Man Jupp. "You allowed I'd think you'd got decent all of to once, an' aimed to do me a favor—didn't you? Well, you done me a favor. I'm a-goin' to have a good neighbor account o' you-all. Ed's a-goin' to build him a right smart of a house, an' him an' his woman's a-comin' to live on the place. Co'se they've got these yer spen'thrif' city ways; but that'll give you an' your wimmen folks suthin' to talk about. Yes, I seen Ed in St. Joe the other day. He's tickled plumb to death. I offered to deed him the land for twenty-five an' what I'm out; but he wouldn't have it thataway. 'A bargain's a bargain!' says Ed. 'I'm gettin' it for less than I figgered, at thirty-five.'"

There was a sound of deep breathing among the audience—otherwise silence. Joe surveyed the group with infinite relish and clicked his bootheels again.

"So I make eight hundred dollars—clear, cold cash!" He jumped down, went to the door and opened it. "You'll find me an' your money up to the bank," he flung back over his shoulder. "Winkelhopf has got the papers all fixed up. Don't keep me a-waitin', because I've got a few tricks to get for Mis' Parsons afore I leave town."

The door closed. Young Jupp, purple in the face, made a bull rush for it; but the storekeeper interposed a timely foot and he sprawled headlong. Again it was his relative who raised him.

"Quit your foolishness, Bud!" said Old Man Jupp. "I reckon enough's a plenty. Byron, le's we-all go up to the bank an' git what we kin while we kin."

Freezing Hot

KEEPING things warm with ice sounds absurd, but it is now becoming an established practice. Eggs—and other perishable goods that would be ruined by freezing during shipment in the winter—are often kept good during cold snaps by placing ice with them in refrigerator cars. Why it works in this manner no one positively knows. At the last congress on refrigeration this queer freak was brought up for discussion and a few theories were offered.

One man told of shipping two carloads of eggs last winter on the same day by the same route to the same destination, and in similar cars. One car was packed thoroughly with straw to keep the eggs from freezing, and ice was placed in the other car, with no straw. There was severe cold weather during the railroad trip, and when the destination was reached it was found that none of the iced eggs had frozen, but most of the eggs protected by straw were spoiled by the cold.

An Ohio engineer offered the opinion that, with ice in a car, the air mixes less with the outside freezing air through crannies, and so keeps a low—but not too low—temperature fairly constant.

Though ice never gets above thirty-two degrees in temperature, and hence can have no direct heating effect, he suggested that the peculiar qualities of ice may cause it to absorb surrounding cold in a sense. Another opinion offered was that, with ice in a car, the air inside the car circulates freely—much more freely than without ice; and that freezing is hindered in moving air.

UNDERFEED
FURNACE OR BOILER
CUTS YOUR COAL BILL 1/2 to 2/3

UNDERFEED is the greatest word in the *economy* of heating, because *all-time* comfort is assured at *least* cost. Over 25,000 satisfied users KNOW that the Underfeed has actually *cut* their coal bills in two and in some cases, even in three.

Clean, even, adequate heat with *least* attention is an Underfeed certainty

Thousands have given cheerful testimony of Underfeed appreciation.

Write TODAY for FREE Booklet, which fully describes

THE PECK-Williamson Underfeed FURNACES BOILERS

Fuel Saving Mr. [illegible] P[illegible] N[illegible] St[illegible] Penn[illegible] N[illegible] Saved about $40 last year."

Consumes Gases Mr. J. A. S[illegible], Iowa[illegible] derfeed Boiler makes good. [illegible] smoke and gases as they pass through live coals."

Prevents Waste Mr. C. C. White Garret, Ind.: "Have [illegible] ashes twice in a [illegible] I burn them up."

The Underfeed [illegible] $[illegible] to $[illegible] on [illegible] per [illegible] of [illegible] coal [illegible] dark [illegible] Packed [illegible] Mail [illegible] coupon [illegible] to-day [illegible] to heating [illegible] where [illegible] kept [illegible] from [illegible] freezing [illegible]

Send [illegible] Underfeed [illegible] Heating Plans [illegible] coupon [illegible] Use Coupon [illegible] Warm Air Furnace or Steam and Hot Water Boiler [illegible]

THE PECK-WILLIAMSON CO.
329 W. Fifth St., Cincinnati, O.

Send me UNDERFEED Furnace Book ____ Boiler Book ____
(Indicate by X which book you want)

Name _____
Address _____
Name of my dealer _____

MOTORISTS
Get This Free Tire Book
"Care and Repair of Tires"

It's brimful of tire information—tells what to do for any tire trouble and explains why

SHALER VULCANIZERS

Save Tires and Repair Bills

You can treble the mileage you get from your tires and save time, temper and repair bills by keeping them in good condition with a Shaler Vulcanizer.

We make a complete line of vulcanizers for every requirement, from the small [illegible] for motorists' use at home to complete [illegible] equipment. Every Shaler has automatic [illegible] control.

SOLD BY DEALERS EVERYWHERE

C. A. SHALER CO., 1401 Fourth St., Waupun, Wis.

A NEW RANGE
$5.00 to $40.00 Less

than you thought you'd have to pa[illegible] for [illegible] Kalamazoo quality and style are world [illegible]

Long Free Trial—Free [illegible] Cash or Easy Payments.

Free Book [illegible]

Ask for book No. 152.

Kalamazoo Stove Co., Mfrs.
Kalamazoo, Mich.

We make a full line of Stoves, Ranges, Coal Stoves and Furnaces [illegible]

A Kalamazoo Direct to You And [illegible] Stoves Too

Talk with the Repair Man

We wouldn't dare ask you to go to the *repair man* for information about Timken Bearings and Axles—if we didn't know that the bearings and axles stand back of us.

It would be easy for us to print flattering testimonials of our products—any manufacturer can do that. If he didn't have *some* enthusiastic customers he wouldn't be in business.

So we ask you to get the evidence *yourself*.

We ask you to talk with the one man who is most apt to look on the dark side, the one man who sees motor cars at their worst, the *exclusive repair man*, who knows all makes of cars but has the selling agency for none.

Ask him—wherever you find him—what he thinks of Timken Axles and Bearings.

He knows that any moving part of anything will wear in time—that the goal of the builder is to put off the day of that wear, to correct it in the shortest time, at the least expense—without loss of power and efficiency, without waste of gasoline, without annoyance, discomfort and delay.

He knows which parts of the motor car get the hardest usage, which are apt to wear out quickest, which are easiest to get at, which give the most trouble or the least trouble.

Ask him how Timken Tapered Roller Bearings stand up under heavy loads and hard service—up hill and down dale, on the smooth highways and the rough-rutted by-ways.

Ask him *in what places* in the car you are most apt to find Timken Bearings, and why. There's a vast difference, you know, between the light-duty bearing on a fan-shaft and the bearing that's good enough to take concentrated hammering, thumping and general shaking up on the front axle spindle.

Then ask him how he finds the Timken-Detroit Rear Axle when the car rolls into the garage. Is it sturdy? Is it simple in design? Are its parts so accessible that adjustments and repairs, if necessary, can be quickly and economically made? Ask him if Timken Axles withstand the occasional "accident" surprisingly well.

If your repair man shows you a fault in Timken design or workmanship you can't do us greater favor than to tell us. The Timken organizations to a man are keen to discover and correct even the slightest errors. The man who points them out is our best friend.

We have a notion that you can't go to a better booster for Timken Bearings and Axles than this same practical, hard-headed repair man. But we won't put words into his mouth.

For your own direct information and benefit take the next opportunity to talk with the repair man.

Afterward, when you want to know more of the mechanics of bearings and axles write for the Timken Primers A-3 "On the Care and Character of Bearings" and A-4 "On the Anatomy of Automobile Axles." Sent free, postpaid, from either Timken Company.

THE TIMKEN ROLLER BEARING CO., CANTON, O.
THE TIMKEN-DETROIT AXLE CO., DETROIT, MICH.

TIMKEN
BEARINGS & AXLES

SAFETY FIRST

The tread that makes the brake effective

When *"SHE"* Drives

There isn't anything you won't do to make motoring *safe* for her and the kiddies. If you *had* to you'd be mighty extravagant in order to secure "Safety First" for them.

But you don't *have* to be. Goodrich takes care of that for you. Goodrich puts the safety in the construction of the tire itself—puts strength and resilience and service in it. And with all that you have anti-skid, anti-slide, anti-slip sureness in

Goodrich Safety Tread Tires

Best in the Long Run

Beside all that, you get lower cost mileage. The extra thickness of tough Goodrich rubber in the treads at point of contact means longer wear, longer service, longer satisfaction—*money-saving*, of course, and the price per tire is less to you than any other of like value. Insure "Safety First" for her and the children by using Goodrich Tires with *the tread that makes the brake effective*.

Don't pay more than the prices named here for the accepted standard non-skid and smooth tread tires:

Size	Smooth Tread Prices	Safety Tread Prices	Size	Smooth Tread Prices	Safety Tread Prices
30 x 3	$11.70	$12.65	34 x 4½	$33.00	$35.00
30 x 3½	15.75	17.00	35 x 4½	34.00	36.05
32 x 3½	16.75	18.10	36 x 4½	35.00	37.10
33 x 4	23.55	25.25	37 x 5	41.95	44.45
34 x 4	24.35	26.05	38 x 5½	54.00	57.30

Dealers almost everywhere have Goodrich Tires or can get them for you from one of our branches or depots.

Factories: AKRON, OHIO

The B. F. Goodrich Company

Branches in All Principal Cities

There is nothing in Goodrich Advertising that isn't in Goodrich Goods

THE OLD GAME

(Continued from Page 4)

interchange of ideas between man and man, both in this country and in every other country, is often predicated on drinking as a concomitant.

We may bewail this, but we cannot dodge it. Hence any man who has been used to the normal society of his fellows along the lines by which I became used to that society, and along the lines by which ninety per cent of the men in this country become used to that society, must make a bluff at drinking something now and then. If he is not a partaker of alcohol he has his troubles in finding a medium for his imbibing, unless he goes the entire limit and cuts out the society of all friends who drink, which leaves him in a rather sequestrated and senseless position—not, of course, that there are not plenty of interesting men who do not drink, but that so many interesting men do.

So the problem of a non-drinker resolves itself to this: How can he continue in the companionship of the men he likes, and who possibly like him, and not drink? How can he remain a social animal, with the fellowship of his kind, and stay on the waterwagon? Well, it is a difficult problem, especially for persons situated as I was, who had spent twenty years accumulating a large assortment of acquaintances who used the stuff in moderation, but with added social zest to their goings and comings.

When a man first stops drinking he is likely to become censorious. That starts him badly. Also he is likely to become serious. That marks him down fifteen points out of a possible thirty. He flocks by himself, thinking high thoughts about his purity of purpose, his vast wisdom, his acute realization of the dangers that formerly beset his path and now beset the path of all those who are not walking side by side and in close communion with him. He pins medals all over himself, pats himself on the chest, and is much better than his kind.

Then he wakes up—unless he is a chump and a Pharisee. If he is one or both of those he never wakes up, but soon passes beyond the pale. When he wakes up—assuming he has intelligence enough to do that—he gets an acute realization that if he holds off in that manner much longer even the elevator boys will not speak to him; and he comes to a point where he finds out that the wisest of the wise saws is that a man who is in Rome should do as the Romans do, with such modifications as his personal circumstances may demand. Personally I found the most advantageous course to pursue was to drop the highfalutin air of extreme virtue that oppressed me and depressed my friends for the first few months and consider the whole thing as a joke.

The Jeers of the Smart Alecs

I refused to take it seriously. It was in reality the most serious thing in the world; but that was inside. Outside it was a thing to josh, to laugh over, to stand chaffing about—I listened to interminable comments, all couched in the same form—but, nevertheless, a thing to be held to grimly and firmly. So I went along whenever I had a chance. After the ghosts ceased haunting and the desire had gone I found I could cheer up on skillfully absorbed mineral water. I am free to say that a good deal of the conversation I heard bored me a heap; but I did not let on. And the result has been that I am no longer forced to flock by myself, but can break into almost any company of good fellows and be as good a fellow as any of them, via the ginger-ale or mineral-water process of conviviality.

All the asses are not solidungulate quadrupeds—a good many of them belong to the genus homo. These are found in every center of population and are the boys who never cease wondering how it is that any man can or does do anything they themselves do not do, and continually comment thereon. Ordinarily when a man of my type quits drinking the fact is accepted after the probationary period has passed, and no further comment is made on it. Not so with the asinine contingent. They have the same patter to prattle unceasingly about it. They have the same comment, the same bromides to get off, the same sneers to sneer and the same jeers to jeer. If there was no other reason—and there are a hundred—why I shall not do any more drinking, I shall never taste another drop just to show these fools what fools they are when they run up against a real determination.

It took time to get into this water-cheerful stage—a good deal of time, a good deal of determination, a good deal of maneuvering; and it meant the overlooking of many things that did not appeal to me, as well as considerable charity on the part of the folks with whom I desired to remain friendly—more on their part than on mine, I am sure.

However, it has worked out reasonably well; and as I have tried it in New York, in Washington, in San Francisco and Boston, and in most cities between, in London and Paris and Berlin, and in other portions of the globe where I formerly performed under the other schedule, I think I am safe in saying that it can be done if one sets his mind to it—that is, a non-drinker need not necessarily be a hermit. Of course he can find plenty of non-drinkers with whom to associate if he makes the search; but, and it saddens me to say it, many of the non-drinking classes are not so interesting as they might be.

However, that is only one phase of it—an important phase, but not the only one. Doubtless it will seem erroneous to many persons, who have not been accustomed to the sort of relaxation that full-lived men take, to say this is important; and I freely admit that the highbrow basis is somewhat different from the highball basis.

I grant that seekers after conversation about dull and academic subjects may not find that conversation at a social gathering sought for relaxation after the day's work is over; but not all conversation of the kind most red-blooded and alive men who do things crave consists of joining in barbershop chords of: "How dry I am! How dry I am! Nobudee knows how dry I am!"

More Time for Other Things

And there is this great advantage: Your resources for the entertainment of yourself are vastly developed when you do not drink. When you do drink, about all you do is drink—that is, the usual formula day by day is to get through work and then go somewhere where there are fellows of your kind and have a few. Now when you do not drink you find there are other things that occur to you as worth while. It is not necessary to hurry to the club or elsewhere to meet the crowd and listen to the newest story, or hear the comment on the day's doings, punctuated by the regular tapping of the bell for the waiter and the pleasing: "What'll it be, boys?" You do that now and then, but you do not do it every day.

After mature consideration of the subject I have concluded that the greatest, the most satisfactory, the finest attribute of a non-alcoholic life is the time it gives you to do non-alcoholic things. Time! That is the largest benefit—time to read, to think, to get out-of-doors, to see pictures, to go to plays, to meet and mingle with new people, to do your own work in. A man who has the convivial-drinking habit is put to it on occasions to find time for anything but conviviality aside from his regular occupation. It seems imperative to him that he shall get where the crowd is, and stay there. He might miss something—a drink maybe, or two, or a laugh, or a yarn, or the pleasures of association with folks he likes. These are important when visualized alcoholically. They make up the most of that kind of a life.

Do not understand that I am deprecating these pleasures. I am not. I have already explained how strenuously I worked out a program that enables me to enjoy them now and then; but the fact that I have quit drinking makes them incidental to the general scheme instead of the whole scheme. It gives me an opportunity to pick and choose a bit. It relieves me of the necessity of being at the same places at the same time every afternoon or evening. Whereas I used to be the boss and John Barleycorn the foreman, I have now discharged John and am both boss and foreman; and I run the game to suit myself and have time for other things.

Let me impress that on you—the glory and gladness of time! It requires rather persistent application to be a good fellow. One cannot do much else. However, when a man has arrived at that stage where he can retain at least a portion of his good

Mitchell Sixes

Products of Long Experience

This company has been building popular priced sixes since 1908. Hence the sixes we offer are the product of many years of experience and in no sense experiments.

The *Mitchell Little Six* which was known as the "Baby Six" in 1912, is, in our opinion, the most logical investment in the automobile market. It is not only the sensible compromise between big and little power and passenger capacity, but it has everything that any high-priced car can offer you.

It has quality that insures long life. It has the style of beauty that the exacting mind demands. It has as much speed and power as any person can desire. It will hold its place in any company and look classy and work perfectly for several years to come. Its equipment is complete, and details thereof sterling in character. The price $1,895, brings this smart car to your door ready for instant use. There is nothing left for you to buy—no extras—no appurtenances.

The *Mitchell Big Six* is the biggest car at the price that has ever been produced. It is built along the same lines as the Little Six save that it has ten horse-power more, somewhat larger tires, greater passenger capacity. Yet the qualities of the two are identical. The equipment is precisely the same—the outward beauty similar. For a big family car the Big Six has few equals in America even in the $3,000 to $4,000 class. The price of the Mitchell Big Six is only $2,350.

The *Mitchell Four* is intended for those who feel that they cannot afford either of the Sixes. It is the only four-cylinder car we make. We build it to meet the demand of those persons who still like a four-cylinder car of class at a popular price. It has the same equipment as the other two cars and sells for $1,595. We want you to look this car over minutely and then ask yourself if there is a four-cylinder car at anywhere near the price that can compare with this one in any detail.

Here is the Equipment for all the Mitchell Models Which is Included in the List Prices as Given:

Electric self-starter and generator—electric lights—electric horn—electric magnetic exploring lamp—mohair top and dust cover—Tungsten valves—Jiffy quick-action side curtains—quick-action two-piece rain vision wind shield—demountable rims with one extra—Speedometer—double extra tire carrier—Bair bow holders—license plate bracket—pump, jack and complete set of first-class tools.

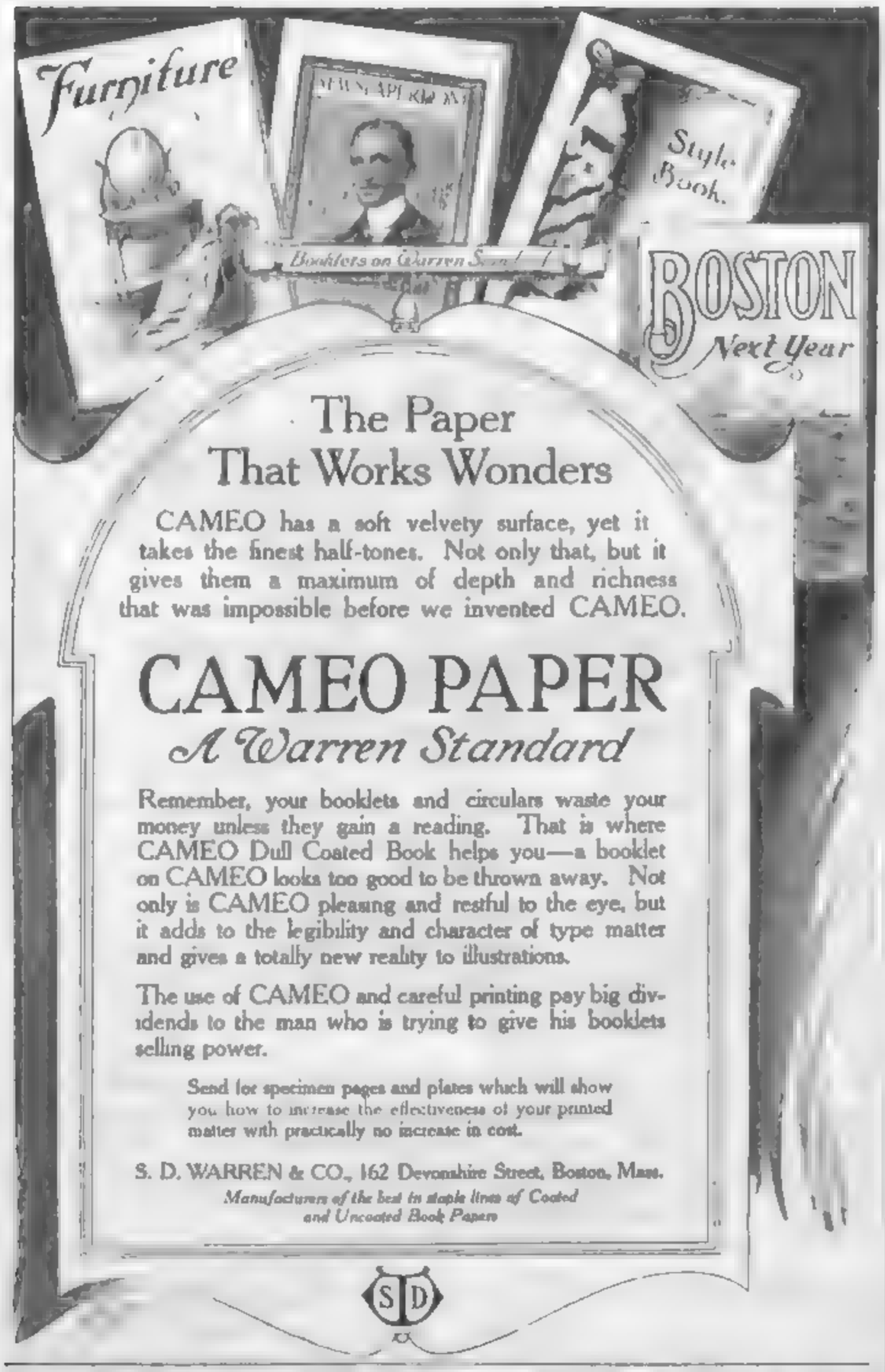
Specifications of the Three Great Mitchell Models:

Mitchell Little Six—Fifty horse-power—132-inch wheel base—36 x 4½-in. tires—two or five passenger capacity . .	$1,895
Mitchell Big Six—sixty horse-power—144-inch wheel base—37 x 5-in. tires—seven passenger capacity	$2,350
Mitchell Four—forty horse-power—four cylinders—120-inch wheel base—36 x 4½-in. tires—two or five passenger capacity	$1,595

All Prices F. O. B. Racine.

Mitchell-Lewis Motor Co.
Racine, Wis., U.S.A.

Eighty Years of Faithful Service to the American Public



The Paper That Works Wonders

CAMEO has a soft velvety surface, yet it takes the finest half-tones. Not only that, but it gives them a maximum of depth and richness that was impossible before we invented CAMEO.

CAMEO PAPER

A Warren Standard

Remember, your booklets and circulars waste your money unless they gain a reading. That is where CAMEO Dull Coated Book helps you—a booklet on CAMEO looks too good to be thrown away. Not only is CAMEO pleasing and restful to the eye, but it adds to the legibility and character of type matter and gives a totally new reality to illustrations.

The use of CAMEO and careful printing pay big dividends to the man who is trying to give his booklets selling power.

Send for specimen pages and plates which will show you how to increase the effectiveness of your printed matter with practically no increase in cost.

S. D. WARREN & CO., 162 Devonshire Street, Boston, Mass.

Manufacturers of the best in staple lines of Coated and Uncoated Book Papers

Shirley President Suspenders 50¢

For well dressed comfort-lovers

Satisfaction or money back

The C. A. Edgerton Mfg. Co. Shirley, Mass.

DISHWASHING DRUDGERY GONE FOREVER

The Kitchenette Family Dishwasher

Approved Good Housekeeping Institute

30 Days Free Trial

Write T.J. 42 Pearl St., Buffalo, N. Y.

Free Band Catalog

WURLITZER

200 years of instrument making

We supply the U. S. Gov't. Special offers now being made. WRITE TODAY—send at once for the big free band catalog.

The Rudolph Wurlitzer Co., Dept. 2352 4th St., Cincinnati, Ohio & Wabash Ave., Chicago

Aprons For All

Dean's Lockstitched Aprons

Our trade mark on each one is your guarantee; look for it. Sample apron will be sent you for 10c and your dealer's name. All sorts of aprons each the best of its kind. Apron book free. Write to-day to

THE W. H. DEAN CO., 166 Everett Building, New York City

Sew Anything

C. A. Myers Co., 6378 University Ave., Chicago, Ill.

You're the Man I Want

There's an opportunity in your city, if you quality, to sell merchants and manufacturers the best silver [illegible] specialty ever offered. Big profits, congenial [illegible] spare time, let me tell you what others are doing.

Sales Manager Taylor Bros. Co. Rochester N. Y.

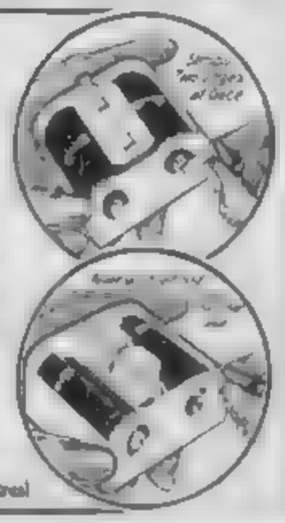
Hurrah!

I now get 100 shaves from ONE blade

Better shaves than I used to get from new blades. In 30 seconds I strop all edges simply lay blade in holder and turn. Strokes beat one side then the other at every turn. The correct principle of stropping reduced to mechanical accuracy. Never varies. Never fails. The

Twinplex Stropper

will keep [illegible] for 10 years. Sold by leading dealers on 10 days trial.



TWINPLEX SALES CO., 315 N. 10th St., St. Louis—172 Broadway, New York. Twinplex Sales Co. of Canada, Montreal

fellowship and also can be two or three of the other kinds of a worth-while fellow—to himself, at least—he has gained on the old gang by about a hundred per cent.

As it is now, no chums come shouting in to urge me to go out and have one; nobody drops round at five o'clock in the afternoon to hurry me along to the favorite table at the club; nobody suggests about seven o'clock that we all 'phone home and stay down and have dinner together; the old plan of having a luncheon that lasts an hour and a half or two hours in the best part of the day is rarely broached. There are few telephone calls after dinner urging an immediate descent on a gathering where there is something coming off—all these things are left to my choice and are not taken as a matter of usual procedure, predicated on the circumstances of the plan of living.

A non-drinking man is the master of his own time. If he wants sociability he can go and get it, up to such limits as he personally can attain for himself in his water-consuming capacity. A drinking man is not master of his time. He may think he is, but he is not. He is the creature of a habit that may be harmless, but which surely is insistent; and the habit dictates what he shall do with his leisure.

Time! Why, such new vistas of what can be done with time that was wasted in former years have opened before me that time seems to me the greatest luxury in the world—time that was formerly wasted and now is used! I hope that does not sound priggish. I have tried to show that I value highly the privilege of associating with my fellows, and that I like their ways and their talk and their company. What I mean by this psean to time is that I can have company in a modified measure, if I choose; and that I can and do have other things that no man who has a daily drinking habit can or does have.

Leisure Put to Good Uses

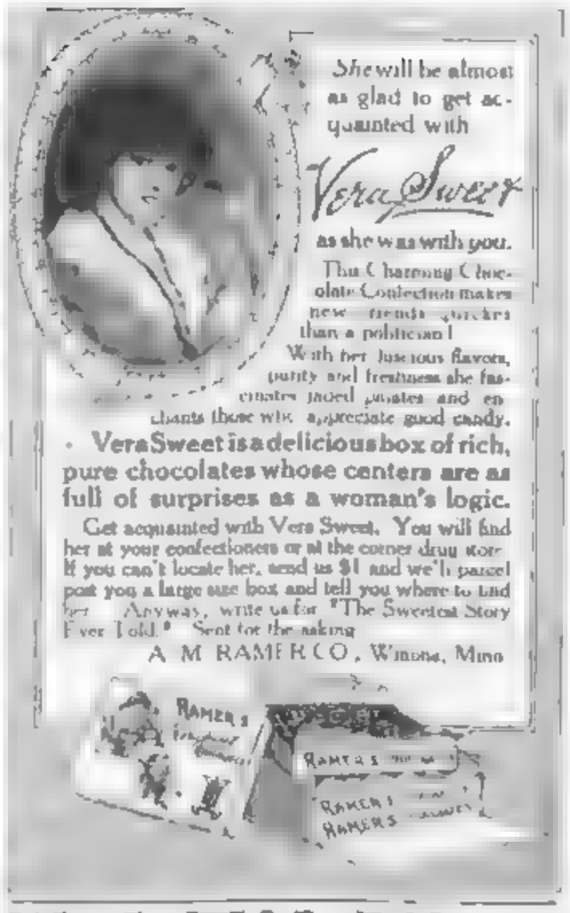
Take books—though books may not be a fair test of time employed in my case, for I always have read books in great numbers—but take books: In the past three years I have read as many books—real books—as I read in the ten years preceding. I have read books I was always intending to read, but never got round to. I have kept up with the new good ones and have helped myself to several items of interesting discovery and knowledge that in the old days would have been only discovered through newspaper reports. I have developed a good many half-facts that were in my mind. I have classified and arranged a lot of scattering information that had seeped into me notwithstanding my engagements with the boys.

I have had time to go to see some pictures. I have had time to hear some music. I have had time to visit a lot of interesting places, such as great industrial concerns and factories, which I always intended to see but never quite reached. I have had time to make a few investigations on my own account. I have met and talked to a large number of people who were formerly outside my range of vision. And I have done better work in my own line—I have more time for it.

If I have lost any friends they were friends whose loss does not bother me. I find that all the true-blue chaps, the worth-while ones, though they look—in most instances—on my non-drinking idiosyncrasy with amused tolerance, have not lost any respect or affection for me, and are just as true blue as they formerly were. Most of them drink, but I fancy some of them wish they did not; and none of them holds my strange behavior up against me.

To be sure they often have their little gatherings without me; but that is not because they do not like me any the less, and is because I do not happen, in my new rôle, to fit in. There are times, you know, when even the most enthusiastic ginger-ale specialist is not *persona grata*. We have reached a common basis of understanding. The real man is tolerant. Intolerance is the vice of the narrow man.

Now then we come to the real question, which is: With our society organized as it is, with men such men as they are, with conditions that surround life as it is organized with things as they stand today, is it worth while to drink moderately, or is it not? The answer, based solely on my own experience, is that it is not. Looking at the matter from all its angles I am convinced that the best thing I ever did for



She will be almost as glad to get acquainted with

Vera Sweet

as she was with you.

The Charming Chocolate Confection makes new friends quicker than a politician!

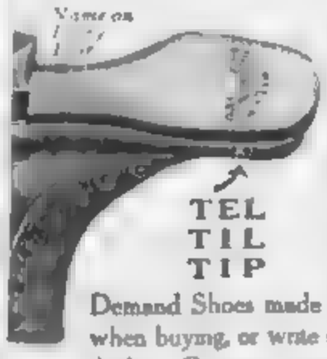
With her luscious flavors, purity and freshness she fascinates jaded palates and enchants those who appreciate good candy.

Vera Sweet is a delicious box of rich, pure chocolates whose centers are as full of surprises as a woman's logic.

Get acquainted with Vera Sweet. You will find her at your confectioners or at the corner drug store. If you can't locate her, send us $1 and we'll parcel post you a large size box and tell you where to find her. Anyway, write us for "The Sweetest Story Ever Told." Sent for the asking.

A. M. RAMER CO., Winona, Minn.

Tel-Til-Tips



over the Toes of Boys' and Girls' Shoes mean double wear—cut shoe bills in two. Made of toughest leather, tanned by patent process which makes it almost indestructible.

Demand Shoes made with *Tel-Til-Tips* when buying, or write us for name of nearest dealer. Cost no more.

TEL-TIL-TIP CO., Dept. P2, Holland, Mich.

PLAYS Entertainments, Dialogues, Tableaux, Drills, Musical Pieces, Minstrel Material, Make-up Goods. Large Catalog Free. T. S. DENISON & CO., Dept. 20, Chicago

GERMAN Learn German by our excellent Self-Educator Method. Send for Booklet. Self Educator Publishing Co. 423 Miller Building Scranton, Pa.

MONEY MAKING FARMS, 21 STATES, $10 to $50 an acre. Stock, tools and crops go with [illegible] to see [illegible] Free.

E. A. STROUT FARM AGENCY, Station 21, 47 West 34th Street, New York.

In business for yourself

This is the aim of most young men. Usually it seems impossible because of "lack of capital." But it is not impossible—because no capital is needed. The young man, dependent on his salary, can build up a profit-yielding business of his own, without jeopardizing his present source of income.

Some of our young men are deriving over $5000.00 a year from businesses started this way. Many enjoy incomes of over $2000.00.

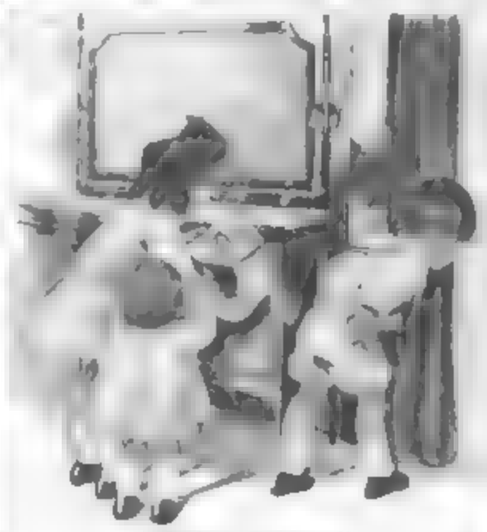
These young business men devoted their off-hours to securing annual subscriptions to the Curtis publications. Each subscription secured, noted on a calendar, eleven months later meant a renewal. Thus only a few subscriptions secured each week creates an automatic income of several hundred dollars a year—in addition to your salary.

Let us tell you how we will help you "go in business for yourself." This may be the opportunity you have been waiting for. Write a letter to

The Agency Division, Box 223

THE CURTIS PUBLISHING COMPANY

PHILADELPHIA, PENNA.



"Stolen Sweets"

Milady

CHOCOLATES

"Every Piece a Surprise"

50c, 85c, $1, $2 and $3—the Box

REX CHOCOLATES

"King of Bitter Sweets"

35c, 60c and $1—the Box

Two Tempting New Brands

MALTED MILK CHOCOLATES

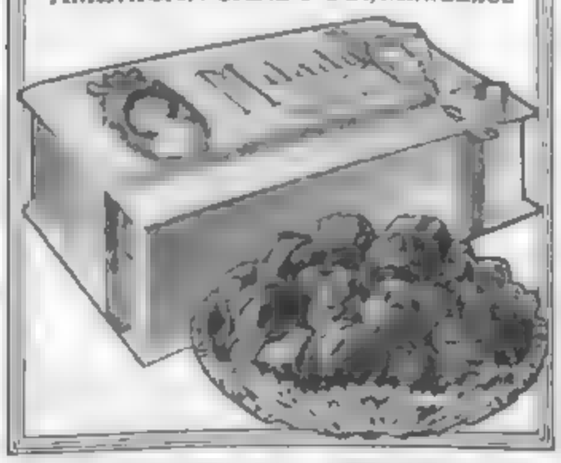
50c and $1—the Box

Chocolate and Cream Dipped Brazilnuts

50c and $1—the Box

At your dealer or sent on receipt of price.

AMERICAN CANDY CO., Milwaukee

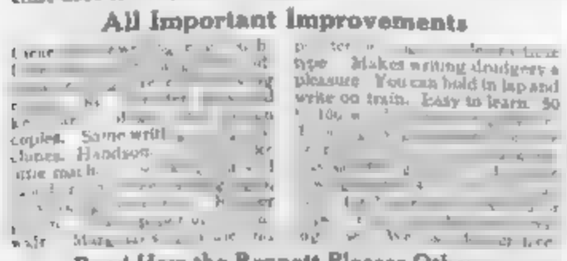


New Typewriter $18

A Remarkable Typewriter, Carried in Grip or in Overcoat Pocket. Standard Keyboard. Does the Usual Work of Higher Priced Machines. Over 33,000 in Use. No Typewriter is Better Made. The Reason:

Bennett Portable Typewriter has less than 250 parts against 1700 to 3700 in others. That's why it costs $42 to $82 less. Built in same factory by experts who make the famous Elliott-Fisher Billing Machines that cost from $175 to $1000.

All Important Improvements



Read How the Bennett Pleases Others:

Box 9, Station B, Brooklyn, N. Y. M[illegible]

[illegible] purchased a BENNETT [illegible] now had it nearly two [illegible] order still. I [illegible] glad [illegible] very

Very truly yours, C. W. BUCHSENBERGER.

$18

Write today for illustrated catalog giving full particulars.

Agents We have a good proposition for live agents in some open territory. Ask for details

Chas. C. Bennett Typewriter Co. 502 Cedar St. Harrisburg, Pa.

TRADE MARK

DESKAID

Reg. U. S. Pat. Off.

WITHIN YOUR GRASP—one [illegible] Envelope opener, bookmark, string cutter, tack lifter, cigar box opener, ruler, scales, erasing shield, etc.

GERMAN SILVER NOVELTY 50 CENTS Post[illegible]

THE DESKAID CO., 105 West 40th Street, New York

myself was to quit drinking. I will go further than that and say it is my unalterable conviction that alcohol, in any form, as a beverage never did anything for any man that he would not have been better without.

I can now sit back and contrast the old game with the new. The comparisons fall under two general heads—physical and mental. The physical gain is so obvious that even those who have not experienced it admit it, and those who have experienced it comment on it as some miracle of health that has been attained. Any man—I do not care who he is—who was the sort of a drinker I was, who will stop drinking long enough to get cooled out will feel so much better in every way that he will be hard put to it to give a reason for ever beginning again.

Take my own case: I was fat, wheezy, uric-acidy, gouty, rheumatic—not organically bad, but symptomatically inferior. I was never quite normal—no man is normal who has a few drinks each day, though most men boast they never were under the influence of liquor in their lives, and all that sort of tommyrot—and never quite up to the mark.

Now I weigh one hundred eighty-five pounds, which is my normal weight, for that is what I weighed when I was twenty-one; and I have not varied five pounds in more than two years. I used to weigh two hundred and fifty, which was the result of our friend Pilsner beer and his accomplices. All the gouty, rheumatic, wheezy symptoms are gone. If there is anything the matter with me the best doctors in these United States cannot discover what it is. My eye is clear, instead of somewhat bleary. I have dropped off every physical burden and infirmity I had, and I am in the pink of condition. I have no fear of heart, kidneys, or of any other organ. I have no pains, no aches, and no head in the morning. I sleep as a well man should sleep and I eat as a well man should eat. I am forty-five years old and I feel as if I were twenty—and I am, to all intents and purposes, physically.

So much for that side of it. Mentally I have a clearer, saner, wider view of life. I am afflicted by none of the desultoriness superinduced by alcohol. I do not need a bracer to get me going or a hooker to keep me under way. I find, now that I know the other side of it, that the chief mental effect of alcohol, taken as I took it, is to induce a certain scattering and casualness of mind. Also, it induces a lack of definiteness of view and a notable failure of intensive effort. A man evades and scatters and exaggerates and makes loose statements when he drinks.

Alcohol and the Toll it Takes

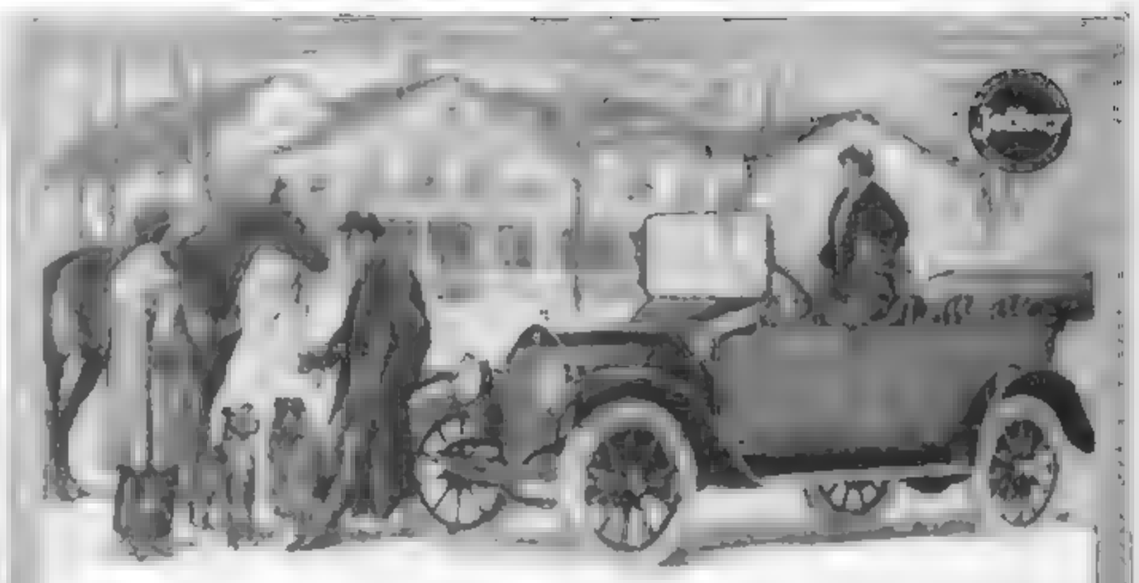
And let me say another thing: One of the reasons I quit was because I noticed I was going to funerals oftener than usual—funerals of friends who had been living the same sort of lives for theirs as I had been living for mine. They began dropping off with Bright's disease and other affections superinduced by alcohol; and I took stock of that feature of it rather earnestly. The funerals have not stopped. They have been more frequent in the past three years than in the three years preceding—all good fellows, happy, convivial souls; but now dead. Some of them thought that I was foolish to quit too!

And there are a few cases of hardening arteries I know about, and a considerable amount of gout and rheumatism, and some other ills, among the gay boys who japed at me for quitting. Gruesome, is it not? And God forbid that I should cast up! But if you quit it in time there will be no production of albumin and sugar, no high blood pressure, no swollen big toes and stiffened joints.

If health is a desideratum, one way to attain a lot of it is to cut out the booze. The old game makes for fun, but it takes toll—and never fails!

I have tried it both ways. I can see how a man who never took any liquor cannot understand much of what I have written, and I can see how a man who has the same sort of habits I had can think me absurd in my conclusions; but a man who has played both ends of it certainly has some qualifications as a judge. And, as I stated, I have set down here only my own personal ideas on the subject.

As I look at it there is no argument. The man who does not drink has all the better of the game.



6000 Cars in 60 Days

On November 5 the first public announcement of the Jeffery Four and Six appeared. Sixty days later 450 of the recognized leaders among automobile dealers had contracted for 6000 cars.

That means more than just success. These men know. They visit the various motor car plants. They read the trade journals. They attend the automobile shows. Many maintain garages where cars of all makes are brought in for repair.

Every motor car manufacturer waits anxiously for the verdict of this jury—the trade, on a new car. Their verdict usually spells success or failure.

They bought 6000 Jeffery cars because they recognized in the Jeffery a car such as had never before been sold in America at $1550. They knew that their customers would recognize it too. They snapped up the opportunity to sell this car in their localities, in some cases dropping other well known lines to do so.

The Jeffery car was designed to stand the searching analysis of these very men. When we put imported annular ball bearings, Daimler leather couplings, Spicer universals, Vanadium steel springs, axles and drive shafts, U-S-L starters, etc., into Jeffery cars and mounted upon the chassis a Rothschild designed body, we felt sure that the public would say, "Those are the specifications of a car selling for from $2500 to $4000 and it has the distinctive beauty and comfort too." But we had to have the unqualified endorsement of the trade and they gave it, backed by their money—6000 cars in 60 days.

Write for a Jeffery Circle. It tells the story.

FOUR			SIX		
5 Pass. Touring		$1550	5 Pass. Touring		$2250
2 " Roadster		1550	2 " Roadster		2250
2 " Coupelette		1950	6 " Touring		2300
4 " Sedan		2350	5 " Sedan		3250
5 " Limousine		3000	5 " Limousine		3700

The Thomas B. Jeffery Company

Main Office and Works: Kenosha, Wisconsin

HUDSON Six-40

The Reign of Sixes

The Hudson Six-40 brings a new realm under rule of Sixes. This $1,750 price, this lightness, this low operative cost give to this Six resistless attractions found in no other type of car.

FIFTY-FOUR out of 78 exhibitors at the New York's Fourteenth Annual Automobile Show, held in January, displayed six-cylinder cars as their best offerings. Eighteen showed six cylinders exclusively. That emphasizes the swing to sixes.

In 1905 there were 196 exhibitors, of which 68 were single or two cylinder cars. The same thing was said then against the development of the four as some are to-day predicting for the six cylinder motor. Yet two years later the two cylinder exhibitors dropped out completely. That as a bit of history to set the mind at ease as to the future.

The appeal of the Six is resistless. It is so smooth-running, so flexible, so free from vibration, so economical of tires. It rides like constant coasting. At two miles an hour or sixty, in crowded streets or in climbing hills, one rarely needs to change from high gear.

Sixes have suffered handicaps. They have always been heavy and costly. Their fuel cost was excessive. But men paid the price for their comfort and luxury. And they forced the best makers —all save one—to supply their demand for Sixes.

Now the Hudson Six-40 Brings a New Day in Sixes

Now the HUDSON engineers, who always lead, bring out a new-type Six. A Six with a small-bore, long-stroke motor, such as Europe is using to minimize weight and fuel cost.

They have built a Six-40, with extra tonneau seats, which weighs 2,980 pounds. That's 400 pounds less than our last year's four-cylinder—the HUDSON "37"—with shorter wheelbase and lesser power. And this new-type Six, which shows 47 horsepower, consumes one-fourth less fuel than the HUDSON "37."

The price is $1,750. Not a comparable car, whatever the type, has ever been sold so low.

Note what this means. A much lighter car than the best we could do in Fours. A much lower fuel cost. And a price attained by no other makers in a car of this size, class and power.

So everything now—in this HUDSON Six-40—is in favor of the Six. Men who want light weight, low fuel consumption, and the lowest price in a quality car, must come to this Six to get them.

Legions of men, to whom cost has barred Sixes, will now find this Six-40 the only affordable car.

A Distinguished Body New-Style Equipment

This car also brings out new ideals in beauty, new conveniences, new equipment features. The Streamline body—now the vogue in Europe—is shown here in perfection. Flowing lines from tip to tip, without the awkward dash angle. You will find, we think, no other car so handsome and impressive.

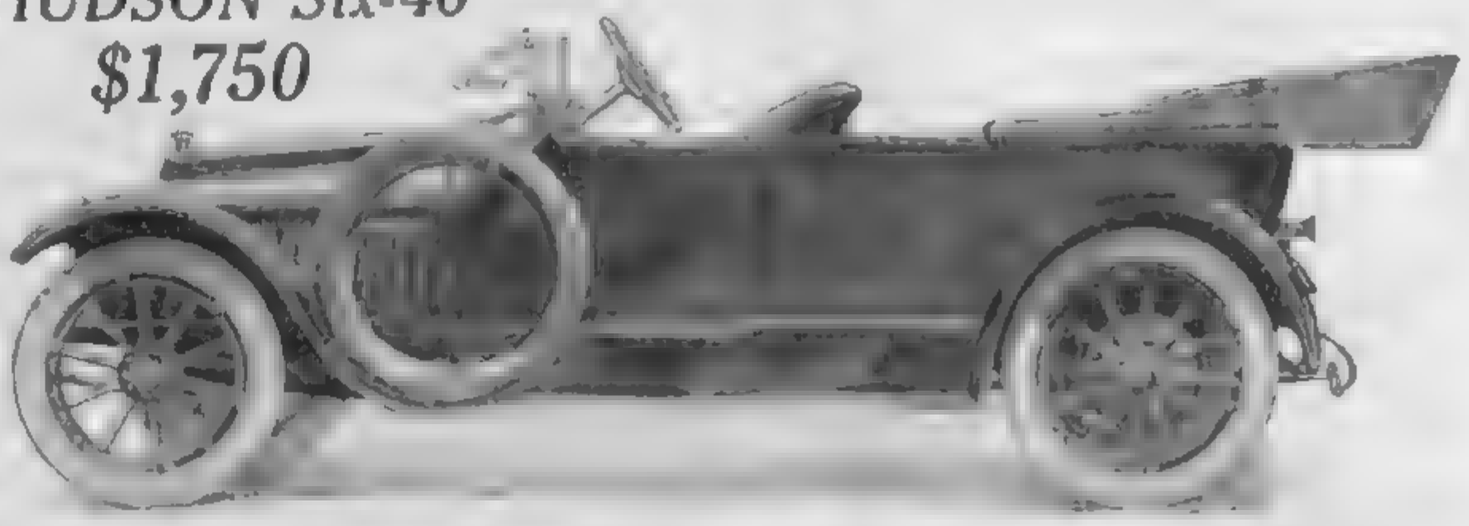
Then note the new features which we list below. Some of these attractions have never before appeared in any American car.

Our Larger Six—54

We build on the same lines the new HUDSON Six-54. In design, in finish and equipment these two cars are almost identical. But the Six-54 has a 135-inch wheelbase. It has more power. And the price is $2,250.

Go to your local Hudson dealer and see these new-type Sixes. Go early because we are now—in midwinter—weeks behind on orders. Even for spring delivery you should make decision now. Howard E. Coffin's 55-page book will be mailed to you on request.

HUDSON Six-40
$1,750



Wheelbase, 123 inches.
Seats up to 7 passengers.
Two disappearing seats.
Left side drive.
Gasoline tank in dash.
Extra tires carried ahead of front door.
"One-Man" Pantasote top.
Quick-adjusting curtains.
Dimming searchlights.
Concealed hinges.
Concealed speedometer gear.
Delco patented system of electric lighting and starting.
Integral rain-vision windshield.
Hand-buffed leather upholstery.
Electric horn—license carriers—tire holders—trunk rack—tools.
Price, $1,750 F. O. B. Detroit.
Wire wheels, with extra wheel, $75 extra
Standard roadster, same price.
Cabriolet roadster, completely enclosed, but quickly changed to an open roadster, $1,950.

(114)

HUDSON MOTOR CAR COMPANY, 7791 Jefferson Avenue, DETROIT, MICH.

THE THIRTY-NINTH PEARL

(Continued from Page 7)

Instantly a buzz swept round the room. The crowd by the door projected itself forward, carrying MacVeagh on its crest. A hubbub of exclamations and excited conversation broke loose on all sides. Then Emmet Jordan took command.

"*Chiudete le porte!* (Lock the doors!)" he shouted. "Let no one leave the room!"

The majordomo, a white-haired man in gold lace, pushed to the sliding doors. Nobody wanted to go out, for everybody wanted to see what was going to happen next. In a big jam like this you never could tell. Some thief

"*Fermi tutti, signori!* (Stay where you are, gentlemen!)" echoed the officer. He was much embarrassed.

"Here is one of them!" exclaimed an English dowager, motioning with her slipper.

Murdock stooped, fumbled it, picked it up and handed it to her, and she, in turn, gave it to Mrs. Jordan.

"Here are two more!" cried an American. Everybody seemed to be stepping on pearls. They were everywhere.

"With your permission," announced Jordan, striding into the center of the room, "we will try to find and collect the pearls. Will those who see any kindly hand them to me?"

Two servants placed a card-table covered with green baize by his side. A dozen persons—men and women—came forward and laid pearls on the table. Jordan counted them aloud as they were found.

"There were thirty-eight in all," he announced; "and I have twenty-six here already."

He arranged them in a long row on the green cloth and those who had not noticed their perfection and size before commented on them now. Every quarter of a minute somebody found another pearl and came sheepishly forward to add it to the collection on the table.

Soon there were thirty-seven pearls in the row. Mrs. Jordan, with the officer, had joined her husband and thanked each one who added to the treasure-trove.

"Clever of him to lock the door!" thought MacVeagh.

But at thirty-seven there came a halt. People were looking everywhere—behind the tapestries; under the chairs; even along the cracks in the floor.

One of the pearls had either rolled far away or ——

An awkward hush fell on this unusual scene. The spectators looked stealthily at one another out of the corners of their eyes. A single one of those pearls might easily be worth more than twenty thousand lire! That was the pleasing thought in every mind. Would anybody dare? And if he did, what would Jordan do about it? He would not—could not—have the audacity to suggest searching his own guests; but the hunt, having been started, must be carried through.

Each person in the room, no matter how distant from the scene of the catastrophe, began to cast exploratory glances about the floor in his vicinity; but, with extraordinary punctilio, no one any longer bent over. Every lady and every gentleman, including the impeccable Murdock, remained stiffly erect as a guarantee of innocence.

Then from both sides of the ballroom came the simultaneous exclamations: "Here it is!"

From the right and from the left hand respectively emerged from the crowd a gentleman in evening dress, holding a huge pearl between the thumb and forefinger of his right hand, and laid it triumphantly on the green baize covering of the card-table.

A murmur of satisfaction ran round the room; but on the face of Murdock little MacVeagh noticed a puzzled expression—as of one who has suddenly discovered that two and two make five.

"But now there is one pearl too many!" exclaimed Helen Jordan hysterically.

Jordan, assisted by the officer, recounted the pearls carefully.

"Yes," he announced; "there is certainly one pearl too many!" He looked round whimsically. "Go right on looking, ladies and gentlemen!"

There was a burst of laughter from all sides. The tension each had unconsciously felt was suddenly relaxed. Everybody felt inclined to claim the extra pearl; but nobody, strange to say, did so. Each man felt of his shirtstuds; every woman touched her earrings or, if she owned a necklace, told her beads. But no one had lost a pearl! The majordomo unlocked the door. Yet the crowd waited for the dénouement.

"Ladies and gentlemen," declared the officer, now thoroughly composed, "some one must be minus a pearl—a very good one. Will you not each kindly look to see?"

"I've lost my watch!" muttered a fat American, and everybody laughed.

MacVeagh mechanically felt of his shirt-front. Jordan had been restringing the pearls. They completely filled the cord, with a pearl over.

"Er—pardon me!" said a tall Englishman. "Er—the necklace may have had thirty-nine pearls, don't you know!" He looked round as if for congratulations.

"No, General," answered Jordan. "The necklace had only thirty-eight. I counted them this morning and the bill is for that number. Besides, the string will not hold thirty-nine."

"Er—really!" said the Englishman in a discomfited tone.

"Well," announced Jordan jovially, "if anybody finds he has lost a pearl let me know. Meanwhile I'll put it in my pocket."

The guests rushed forward to congratulate the hostess and to descant on the extraordinary coincident by which the Jordans were one pearl to the good. On the table lay the necklace for all to see—nineteen perfectly matched pearls gleaming on each side, while in the center lay one giant pearl, a size larger than any of the others, but exactly like them in color and luster. MacVeagh took a look at them, as did everybody else.

The ball had resolved itself into a *conversazione*. Everybody was talking pearls. The Sun man sought out the two Americans who had found the last two. Each had discovered his booty sticking in the crack between the baseboard and the last strip on the border of the parquet floor—on opposite sides of the room.

It was already nearly one o'clock; the doors into the banquet hall were now thrown open and the orchestra began to play the march to supper. People who did not intend staying had begun cautiously to sidle toward the entrance, wondering whether it were really necessary to bid good night to the host and hostess, confident, as they were, that their unceremonious exit would never be noticed.

Among these was MacVeagh. In the coatroom he found the Duke of Veletri, who was being assisted into an immense Inverness coat by one of the Jordan lackeys.

"Well," growled the duke, with a grim chuckle at sight of MacVeagh, "now I suppose you think you have got a *trovata*—scoop—for your *gionale*—eh?"

"No," retorted the correspondent good-naturedly—"not for a newspaper. A magazine writer perhaps might ——"

"Bah!" interrupted Veletri. "Give an old man your arm and I'll tell you something."

MacVeagh donned his coat and hat and offered his arm to the nobleman, who explained peevishly that he had told his coachman to wait at the corner below and thus avoid the confusion incident to joining the line of carriages and turning round in the courtyard.

The correspondent piloted his charge through the loggia and forced a way for him through the crowd of idlers and grooms congregated about the palace gate.

It was a clear night—the sky brilliant with stars. Unexpectedly MacVeagh felt the duke's clutch tighten on his arm and met the old man's silurian eyes peering into his own.

"That was Nicoletta Philippi's necklace!" croaked the duke.

MacVeagh stopped involuntarily.

"Come on! Come on!" snarled the duke. "Don't stand gaping there like an *imbecille*."

"But how can you be sure?" demanded the correspondent.

Veletri sniffed contemptuously.

"*E unica!* There never was another like it in Rome!" he replied. "I've seen it a hundred times. Thirty-nine pearls—odd one in the middle. Saw it that night, eight years ago."

"She had it on," ventured MacVeagh, "when ——"

"*Sì! Sì!* When she was murdered! Of course she had it on! And it disappeared.

Unreliable Brake Lining is a Deadly Peril

Guard your life—when you drive a car—with dependable brake lining. Brakes that betray you are worse than worthless.

Brake lining—to be 100%—must be brake lining *all through*. Then it remains reliable even till worn paper-thin. Such brake lining is

Thermoid
HYDRAULIC COMPRESSED
Brake Lining—100%

Hydraulic compression is the reason Thermoid has the most uniform gripping power. It explains why its density is fixed. Why it cannot be burned out—nor affected by oil, water, gasoline. Why its wearing life is greater. Why it is used exclusively by so many makers of foremost automobiles.

Thermoid represents 60% more labor and contains 50% more material, size for size, than the ordinary. It is more for your money, regardless of price. Sold by the best supply houses—handled by leading jobbers. Our Guarantee—Thermoid will make good—or *we* will.

Mr. Automobile Owner: It costs YOU no more to demand Thermoid. But it means a great deal more to you.

THERMOID RUBBER COMPANY, Trenton, N. J.

Hotel La Salle
Chicago's Finest Hotel

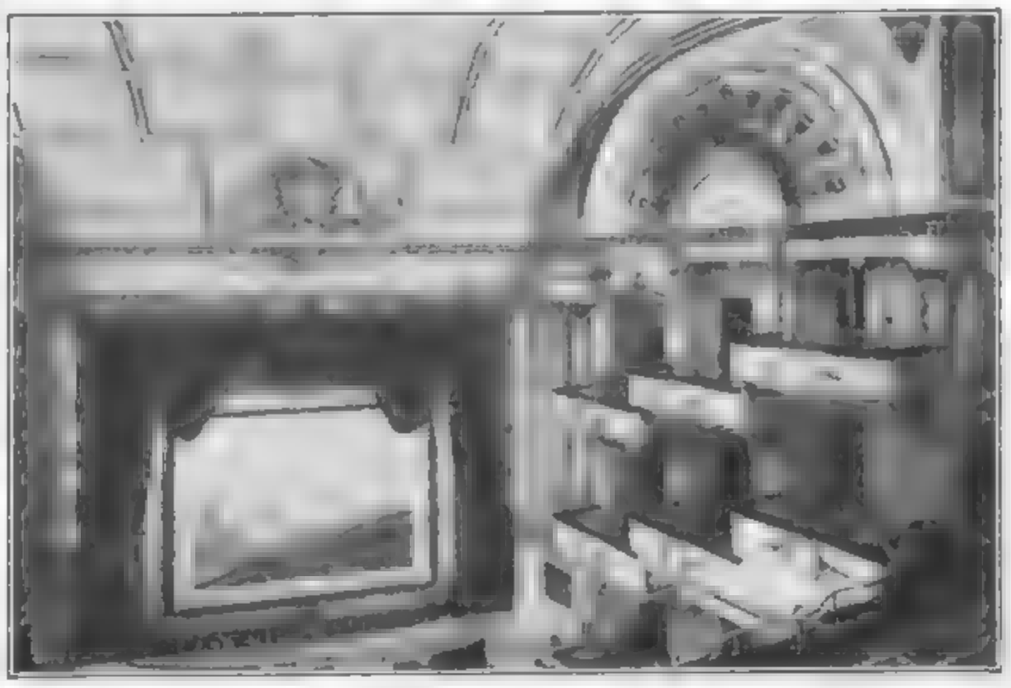
THE popularity of Hotel La Salle is due to the service of a thousand trained employees who co-operate intelligently and enthusiastically with the management to give prompt, courteous and efficient attention to every detail of the guests' requirements.

RATES

One Person	Per Day
Room with detached bath	$2 to $3
Room with private bath	$3 to $5
Two Persons	
Room with detached bath	$3 to $5
Room with private bath	$5 to $8

ERNEST J. STEVENS, Vice Pres. & Mgr.

La Salle At Madison Street



Plaques of Alba in front of boxes and proscenium give beauty both to decoration and illumination
Orpheum Theatre, Vancouver, B. C. James J. Donelan, Architect

What is decorative lighting?

It is harmony: soft, all-pervasive light that brings out the beauties of decorations; decorative fixtures that harmonize with the decorative scheme.

Alba Shades, Bowls, Urns, Etc.

Illumination cannot be more soft, beautiful, all-pervasive (nor more economical) than where Alba is used—made in hundreds of exquisite forms, especially designed when desired.

Test Alba in one room and learn how you can make your home better lighted and more beautiful. At your dealer's, or send his name and write for booklets—you cannot afford to be without these.

Reg U. S. Pat. Off.

For illustrated booklet on Good Light, write for No. 60-N, for Business Light, Booklet No. 47-N; for Home Light, Booklet No. 63-N.

Macbeth-Evans Glass Co Pittsburgh

Sales and Show-rooms also in New York, Chicago, Philadelphia
St Louis, Boston, Cincinnati, Cleveland, Dallas
San Francisco
Macbeth-Evans Glass Co Ltd Toronto

DO YOU LIKE TO DRAW?
That's all we want to know
[illegible] grand prize
[illegible] free stuff
[illegible] rich in a week
[illegible] make money
[illegible] portfolio [illegible] cartoons
[illegible] sample lesson plate
The W. L. Evans School of Cartooning
815 Leader Bldg Cleveland O

Do Your Printing!
Cards, circulars, books, newspaper Press $ Larger $18, Rotary $60. Save money. Big profits printing for others. All easy, rules sent. Write factory for press catalog. TYPE, cards, paper, outfits, samples. THE PRESS CO., Meriden, Conn.

For Interesting and Valuable Information about
PATENTS WANTED
and Sample by Manufacturers and Exporters (postage for large list of wanted patents) Patent Record and Inventor's Book
E. G. & A. B. Lacey, Dept. T Washington D. C. Estab 1869

PATENTS That Protect and Pay
Send Sketch or Model for Search.
BOOKS, ADVICE and SEARCHES **FREE**
Watson E. Coleman, *Patent Lawyer*, Washington, D. C.

PATENT SALE IDEAS WANTED. Manufacturers want Owen patents. Send for 3 free books, inventions wanted, prizes, etc. I get patent or no fee. Manufacturing facilities.
RICHARD B. OWEN, 33 Owen Building, Washington D. C.

Representatives Wanted!

WE have positions for several young men and women of the right kind. Our circulation department needs the services of field representatives in a number of cities and towns. It will pay you to inquire if such a position is open in your vicinity.

These positions are only for men and women of good address, refinement and ability, who will work with enthusiasm to help us build circulation in their towns. The services of these representatives will be paid for in cash.

Good work will be rewarded with an increase in remuneration. If you think you can fill one of the positions, address a letter as below, briefly stating your qualifications.

Circulation Department, Box 777

THE CURTIS PUBLISHING CO., PHILADELPHIA, PENNA.

Her husband, Prince Lupino, claimed naturally that that must have been the motive for the crime! *Se non è vero è ben trovato!* (If it is not true it well might be!)" he muttered with great sarcasm.

They had reached the duke's coach. The groom was holding open the door. The old man nodded to MacVeagh and, releasing his arm, climbed in, with a muttered oath at his rheumatic legs. The groom slammed to the door and running round leaped up on the box; but the window was down and MacVeagh, his mind awhirl, thrust in his head.

"Pardon me!" he ejaculated. "What you say is very interesting. Would you be so kind as to tell me *how* the Princess Lupino was murdered?"

Veletri's eyes leered at the Sun man out of the darkness of the carriage.

"Strangled!" he answered shortly from among the cushions.

The driver drew in the reins, cracked his whip, and the coach clattered down the street, leaving MacVeagh standing on the curb in the moonlight.

He was strangely agitated—why, he was unable to say. He had a curious sensation of being on one side of a wall, behind which extraordinary and mysterious things were going on. If he could only put his finger on it, there was a great big story lying round somewhere.

He lit a cigarette and strolled back toward the gate of the palace. The crowd collected round the portal was greater than ever. In the bright moonlight the whole thing looked like a scene from the Metropolitan Opera. But he must be getting along home—it was almost two o'clock. He turned slowly and walked in the direction of the Quirinal. Behind him he could hear the violins of the orchestra as the dancing was resumed.

Funny little old place—this Rome! He crossed the esplanade and entered a narrow street leading down to the Corso. It was half in shadow, and he strode briskly in the white patch of moonlight. In Italy one who is properly attentive to such matters does not walk at night in the shadow of tall buildings.

It was very still; MacVeagh's footsteps would have given warning of his coming for a quarter of a mile.

Behind him—or was it in front of him?—he heard the bark of a dog—a weird, hoarse bark. A signal? Then there came the low mew of a cat. A dark shadow moved, or seemed to move, just across the way by the next corner.

MacVeagh's heart gave a series of thumps and his hair rose the infinitesimal fraction of a millimeter. He was absolutely helpless and at the mercy of any bravo who was lurking for the chance wayfarer; but he kept on, ready to jump at the first flash of a knife.

He could see them now, just beside a small flight of steps, flat against the wall, motionless, waiting for him. MacVeagh was no coward; but life was pretty interesting and there was a girl living on the other side of the Atlantic, in South Orange, New Jersey—a vision of the girl on her piazza, on just such a night as this last summer, floated before his eyes and dissolved into the moonlight. He had almost reached the point now at which they would spring on him. He could see them crouch. Well, he——

From the opposite corner rose suddenly the notes of

"*Oh ne', trastere, ca chiore!* (Oh, lassie, go in, for it rains!)"

He could hear other footsteps coming down the cross street. A great relief relaxed all his muscles. That tune! It was the Camorrist danger signal! No attack was ever made while its notes were echoing on the night air.

Then two men sauntered out into the moonlight and joined two others at the meeting of the ways. MacVeagh approached them rapidly—and almost ran into Murdock, coming down the side street.

"*Buona sera, signori!*"

Murdock, who had not observed the Sun man, stopped abruptly at his salutation.

"Hello, MacVeagh!" he exclaimed in his rich, vibrant voice, which always suggested the actor or the priest. "What are you doing here?"

"I might return the inquiry," retorted MacVeagh; "but I won't. After all, it's simple enough. I suppose you and I, and these other—er—gentlemen, are all on our way home to bed."

"Exactly!" laughed Murdock; "all on our way home to bed." He turned to

"Here's One in the Corner!"

An Open Break

One ball in—and good position! It looks like a run, but the slightest inaccuracy will change the entire situation and give the other man his chance.

Billiards and Pool are good, clean, wholesome games for the whole family—games that inspire keen, friendly rivalry. You can play them now without frequenting a public poolroom. You can have in your own home a

BURROWES
Billiard and Pool Table

and play while you are paying for it. No special room is needed. The Burrowes Table can be set on your dining-room or library table or mounted on its own legs or compactly folding stand. Only a moment is required to set it up or to take it down and set it out of the way. Sizes range up to 4½ x 9 feet (standard). Complete Playing equipment of balls, cues, etc., free with each Table.

Burrowes Tables are used for home practice by some of the foremost professionals. The most delicate shots, calling for skill of the highest type, can be executed with the utmost precision.

$1.00 DOWN

Prices are from $15 up, on terms of $1 or more down and a small amount each month.

FREE TRIAL—NO RED TAPE

On receipt of first instalment we will [illegible] If unsatisfactory return [illegible]

E. T. BURROWES CO., 817 Center Street, Portland, Me.
Mfrs. of Burrowes Rustless Screens and Folding Card Tables

Your Safeguard

If this tag is attached to your rubbers, you need not worry about their wearing qualities. It identifies the long lasting Beacon Falls Top Notch Rubbers with [illegible] which [illegible] the rest of the entire rubber.

BEACON FALLS
TOP NOTCH RUBBERS

Are [illegible] strong at the point where the [illegible] They are balanced rub[illegible] put into them, so lasting [illegible] them.

We put the Top Notch C[illegible] on the sole and attach this Tag to every pair as our pledge that you will receive your money's worth in extra wear.

All sizes and styles for the whole family. Examine a pair at one of our dealers in your town. If you don't know what dealers sell the Top Notch line, we'll gladly tell you their names.

Write for booklet which will save you money when buying rubber footwear.
Ask for Booklet S.

Beacon Falls Rubber Shoe Co.
[illegible]

BECOME A NURSE

WE have trained thousands of [illegible] Earn $400 to $25 [illegible] "How I Became a Nurse" [illegible] [illegible] [illegible] sent free to all inquirers.

The Chautauqua School of Nursing
305 Main Street Thirtieth Year Jamestown, N. Y.

WANTED—AN IDEA! Who can think of some simple thing to patent? Protect your ideas, they may bring you wealth. Write for "Needed Inventions" and "How to Get Your Patent and Your Money." RANDOLPH & CO., Dept. 137, Patent Attorneys, Washington, D. C.

PLAYS for amateurs; Monologs, Recitations, Drills, Minstrel and Vaudeville Jokes and Sketches; ideas for all kinds of entertainments. Send for free catalog.
DRAMATIC PUB. CO., 543 South Dearborn St., Chicago

HARDEST TEST
PROVES IT BEST

NOTASEME

Perfect-Process

HOSIERY

Dancing, skating, walking—*all* strenuous foot exercises—have been provided for in the 4-ply cable-twist heels and toes of "Notaseme."

PURE SILK
At 50c

means the *purest* thread silk (not chemically treated), carefully knitted into a soft, perfect-fitting hose—*luxury without extravagance.*

SILK-LISLE
At 25c

gives to buyers the *utmost* in wear, looks and fit at the price.

Order through dealer; if none in your vicinity, send for free "Style Book" of men's, women's and children's hose, and we will supply you direct.

NOTASEME Hosiery Co., Phila.

Save Half Your Floor Space With

SNUG-SEETS

BEAUTIFUL and novel in appearance. Chairs come to point and tuck snugly under table when not in use. Exceedingly comfortable and ideal for *soda fountains, card rooms, grill rooms, club houses,* etc.

They *pay for themselves* by accommodating many more soda patrons than you can serve at ordinary tables. Beautifully finished in mahogany, mission, white enamel, oak, or any other hardwood color you wish. Price only $25 a set—*monthly payments arranged if desired. Money refunded if not pleased.* Display glass show-case tops if desired. *Write for catalogue.*

W. B. McLEAN MFG. CO.
Main Office and Factory, 1030-56 Herron Ave.
PITTSBURGH, PENNA.

As expert fixture engineers, we design and build displaying systems that greatly increase sales in stores. Further information on request.

Big $2 Offer—KEITH'S

1065—$3200. One of the 136

$1.00 PLAN BOOKS

Keith's Magazine is the recognized authority on building and decorating artistic homes. $2 a year. Each issue contains 7 to 10 Plans by Leading Architects.

Keith's Famous Plan Books, direct or thru Newsdealers, $1 each

136 Plans of Bungalows.
104 " " Cottages.
125 " cstg. below $4000.
175 Plans cstg. below $
125 "
100 "

Any one of these $1 Plan Books FREE with a year's subscription $2

M. L. KEITH, 617 McKnight Bldg., Minneapolis, Minn.

where the four men had retreated to the other corner and now lingered watchfully. "*Avanti, signori!*" said he, with a peculiar wave of his hand, and the four faced about and strolled away.

Murdock linked his arm confidentially through that of MacVeagh. There was a strong odor of rye about him.

"That was a very pretty party," he remarked. "How curiously history repeats itself! Only eight years ago, now ——" He leaned heavily on MacVeagh's arm, staring into his face with watery eyes. His lips trembled with a sort of eagerness. "I saw you talking to that old villain Veletri. Perhaps he told you something. A very bad old man he is! You must look out for him." He lowered his voice to a whisper and peered over his shoulder. "He's a Camorrist! Mixed up in the Lupino affair. Friend of Fuorcessato and Vitozzi. You know what they did, eh? Strangled her—and bungled the job, so that the famous Lupino necklace was broken and the pearls scattered all over the place. Dirty business! But it was a contract and Fuorcessato had to see to it that the necklace was left untouched. None of the beggars dared take so much as a single pearl—understand? Not one!"

"Well," answered MacVeagh, "why do you tell me this?"

Murdock let go the correspondent's arm and paused uncertainly in the center of the street to light a cigarette.

"I don't know," he answered dully. "I like you—that's all. And besides —— Do you know what it is to live in a place like this, five thousand miles from your own kind, and not have any one to talk to? Sometimes I go nearly mad with nothing round but these damned dagos! I haven't told you anything anyhow, except what's public property. As for the Jordans, you recall we spoke of the matter on the Pincio that afternoon."

He walked on a few paces in silence. Then he burst out again:

"Curious coincidence—their renting the Palazzo Vitali, and buying the Lupino necklace besides—wasn't it! I wonder whether it was another coincidence—its breaking tonight. Necklaces don't break very often, do they? And I wonder whether all those pearls found their way back to that table. So easy to imitate the things! If you had 'em all ready it would be no trick at all to pocket the real ones and substitute others."

He tossed away his match into a doorway, where it flared, sputtered a moment and then died.

"As you say, it would be quite easy!" echoed the stupefied correspondent.

"Yes, yes! Easy enough!" repeated Murdock, fingering his shirtstuds. "But tell me," he continued; "how about that thirty-ninth pearl? Where do you suppose that came from?"

"Give it up!" replied MacVeagh. "What's the answer?"

Murdock gazed at him with inebriated tenderness.

"That must have been the center pearl of Nicoletta Lupino's necklace," he whispered. "Disappeared the night she was murdered. Fuorcessato could find only thirty-eight—I'm told. Been stuck in some crack ever since, I guess; and bobbed up just in time to mix everything up! These lazy Italian servants! Funny, the way things happen! Well, so long, old man; I turn off here. Good night."

Water Works

SOME real tricks with a stream of water have been performed this summer in the course of dredging operations on the Los Angeles River in California. A big dipper dredge was engaged in digging out a channel in the river and piling the mud up on the bank, and it was found advisable to make this spoil bank a broad level levee. Instead of doing the leveling with shovels it was decided to try a hydraulic stream shot out of a two-inch nozzle placed on the dipper dredge in the stream.

The men handling the nozzle soon learned to wash down the spoil bank into a level, symmetrical levee. Many stumps, however, were piled up on the bank by the big dipper and these were a problem at first. Then the men learned to bury them in the levee. The hydraulic stream was used to undermine each stump until it fell into the hole, and then dirt from the bank round and above was washed over until the stump was neatly buried under a level surface.

Oh, here's my free sheet of MultiKopy Carbon Paper!

Your employer judges you largely by the appearance of your carbon copies, and even more by their legibility when he refers to them later. What he won't have, and can't afford to have, are carbon copies that become blurred or faded in the file.

Write for your free sheet now

TRADE MULTIKOPY MARK

In black or blue, MultiKopy never fades

Carbon Paper

Play safe. Insist on MultiKopy. The neat, sharp clearness of its copies will win you many compliments at first; and their lasting legibility will prevent criticism later on. Its copies are readable as long as the paper holds together.

Type a letter or postal for your free sheet of MultiKopy now. Show the "Boss" how it gives 100 good copies before worn out, and beats anything he ever saw for manifolding at one writing. Clean and convenient for you, too, because it doesn't soil the fingers, curl nor dry out. If you value the almost unanimous opinion of Public Stenographers—write today.

F. S. WEBSTER CO., 335 Congress St., Boston, Mass.

Address all letters to Home Office

New York: 114-118 Liberty Street
Philadelphia: 908 Walnut Street
Chicago: 14 N. Franklin Street
Pittsburgh: 630 Park Building

CHASE Motor TRUCKS

When Personal Opinion conflicts with *Experience*—Opinion *walks the Plank*

HARD BUYERS seek the experience of motor truck owners. They refuse to let personal opinions lead them astray. They know that owners of trucks have the answer. They know that buying on owners' experience is the only safe way to buy.

This sound reasoning leads them straight to Chase Trucks. It explains how 3261 Chase Trucks have been bought by successful business concerns.

Owners' Experience with Chase Trucks is easy to obtain. Chase dealers have it. It is convincing. You can bank on it.

CHASE 1914 MODELS

1500 lbs. delivery cars at $1000 to 3-ton trucks at $3000. Three ton truck is *worm-driven*—English made—David Brown type worm. Unit Power Plant—Continental Motor and Brown-Lipe Transmission.

In construction and mechanical parts these models give the motor truck market a new standard to measure by both for light and heavy hauling.

When you write we will send you the evidence that helps a hard buyer to buy a profitable truck.

CHASE MOTOR TRUCK CO., *Makers of Chase Trucks,* Syracuse, N. Y.

When the starter must start

When the fire gong sounds there's no time for the old way of cranking. The fire auto must not only have a self-starter, but one that is sure and quick in its work.

Makers of fire apparatus can take no chances—they must have the very best starter they can get.

To get the highest possible efficiency, the starter must be designed especially for the engine it is to crank.

Wagner Starter on powerful fire truck

The Wagner Starter

The Starter that is built to order.

will be found doing highly efficient work on powerful fire apparatus. It will also be found starting, with equal efficiency, every type of automobile, from the low-priced popular car up to the more expensive sixes. Each of these cars had its starter built especially for it. Each gets the greatest possible efficiency out of its starter, because the exact cranking requirements of each car were scientifically taken before the starter was built. The engine's performances, under the worst conditions, and under the best, were positively determined.

With this exact knowledge to work with, the Wagner engineers bring their 23 years' experience in building motors for special purposes, into play, and a starter is produced that cannot be excelled for the particular work it has to do.

Building starters is directly in line with their special knowledge, for the Wagner Company has, for nearly a quarter of a century, been specializing on motors, both single-phase and polyphase, generators, converters, transformers, and electrical instruments of precision. The name Wagner on these things is equivalent to the sterling mark on silver.

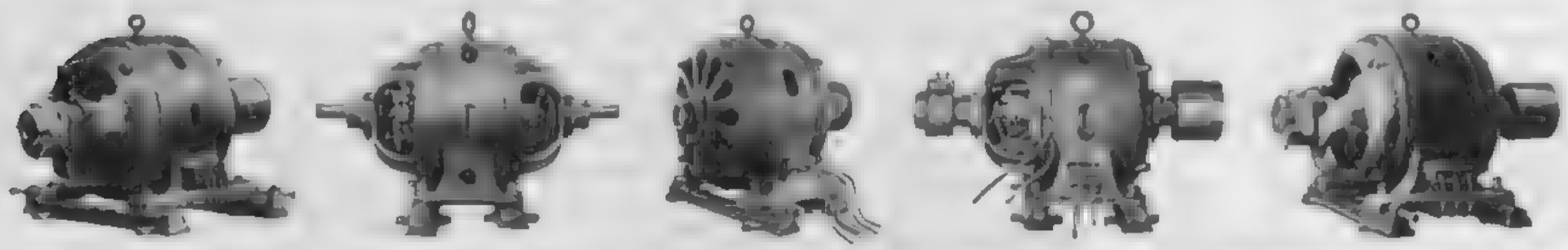
The Wagner Starter, being built to order, cannot be added after the car is built. To get Wagner, Quality in a starter, you must buy a car that is equipped with a Wagner Starter. There are many such and more will be added as rapidly as the capacity of the Wagner shops is increased.

If you are interested in starters ask any agent of a Wagner Started car for a demonstration of Wagner efficiency. Also write for our book, "The Starter that is made to order." If you are interested in motors and other Wagner, Quality products, and the Wagner service behind them, confer with the nearest Wagner Branch and Service Station, or write

Wagner Electric Manufacturing Co. St. Louis, U.S.A.

Factory Branches and Fully Equipped Service Stations } Boston, New York, Montreal, Philadelphia, Buffalo, Pittsburgh, Cleveland, Toledo, Detroit, Cincinnati, Chicago, St. Louis, Atlanta, New Orleans, Kansas City, San Francisco, Los Angeles.

SELLING AGENCIES: Minneapolis, Sioux City, Denver, El Paso, Salt Lake City, Seattle.



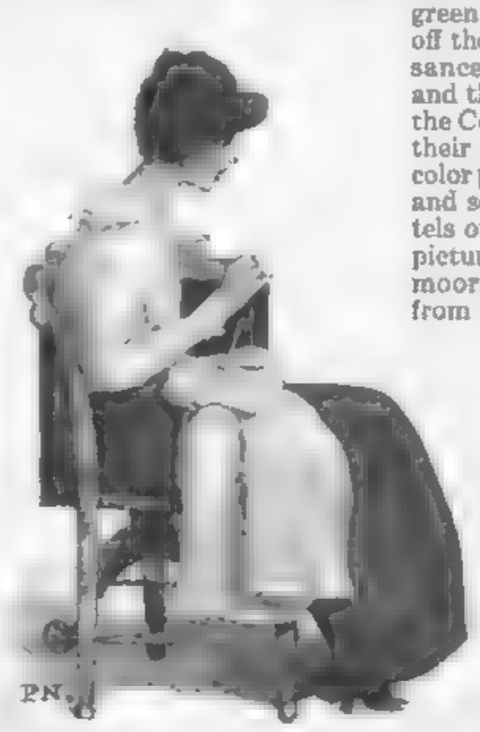
The name Wagner on electrical apparatus is equivalent to the Sterling mark on silver

FURNISHED UP TO DATE

(Continued from Page 15)

"Suppose, for instance, that in your living room, occurring between dining room and reception room, there hangs in some conspicuous spot an Oriental rug or a bit of tapestry woven of marvelous soft blues, dull browns and misty green. Well, then, what do you do? You repeat these harmonizing tones in the draperies of each room—your dining room is hung with soft blue; your living room brings forth a charming note of brown; and your reception room is accented in green. No kaleidoscopic effect, you see, but a succession of harmonious tints which just simply melt into each other.

"Another departure we have made in decorating is the treatment of the period room. Formerly, you know, we were very particular lest a Jacobean table dim the luster of an Adam mirror. Our Chinese Chippendale library was blocked off from our Louis XV drawing room, and our Italian Renaissance hall from our Jacobean dining room. Nowadays, though, we are mixing different periods, and the result is most satisfying because it is most logical. Why? Simply because the old English interior, which inspires so many rooms, must have been an assemblage of various ages. Do you suppose it likely that the lord of the manor threw away his glorious Jacobean oak because Chippendale mahogany and satinwood came into being? Not at all. He combined the two and gave us a home, not a furniture-dealer's sample room.



"Alcibiades, We've Got to Have Some New Furniture!"

"Naturally enough, the furnishings must harmonize. You can't just throw a piece of French rococo into a room of English Jacobean and call it an artistic product. On the contrary, the assemblage of furniture requires the nicest sense of color and proportion. Thus in houses decorated by our leading woman decorator you will find French gilt combined with the light Georgian wood in a way that is simply stunning. Give, however, that recipe of wood and gilt to an unskilled person, and the furniture will not harmonize."

At this point one goes back to an early anxiety.

"Colonial," one mutters, "has it quite gone out?"

"Heavy, indigestible-looking pieces!" she flouts. "I never could understand the appetite for them. Of course there are some examples of charming workmanship and design, which I introduce effectively amid my delicate French or English contours, but, really, much Colonial is ugly."

"Your greatest difficulty?" one questions timidly, rising from the black lacquer chair. "What is that?"

Perhaps it may have been the sense of harmony, but she refrained from saying "interviewers." On the contrary, "husbands"—punked out with indignant emphasis.

A Vandal in Action

"Oh, my dear," added she, "what a trial the modern husband is to the modern decorator! He never likes anything really beautiful; he always wants something glaring and ugly. Just lately, for instance, I got back from a St. Louis chore where the husband was as hard to get out of the way as a radiator.

"To illustrate, there was one room that I wanted to do in gray. When I set down gray chairs against the gray paint the little wife timidly objected. 'They go right into the walls,' said she. As for the husband, he was furious. 'Red plush chairs!' commanded he. And do you know, it was all I could do to keep the place from looking like a train corridor!"

Yes; there can be no doubt that husbands are an obstruction in the path of household art. To appreciate the fact completely, let us go back to Alcibiades, at the time when he was pried from his Colonial, his red wallpaper and his comfortable armchair of oak.

First of all, of course, Alcy had a decorator wished on him. This person promptly swooned away at first sight of the furniture horrors with which Alcy had been surrounded, and could be revived only by a strong whiff of an ancient sampler. When she did come to, she lost no time in giving the oldtime Vandals some points in higher efficiency.

"This library must be all done over!" said she crushingly. "That terrible red wallpaper will never do. Red is too exciting a color—blue is much more restful."

Consequently the English-squire flush was taken from the library, and with it the green tapestry paper which set off the terrible Flemish Renaissance dining-room furniture and the striped background of the Colonial drawing room. In their place appeared a putty-color paint, broken by moldings and set off by doors and mantels of carved whitewood. The pictures were torn from their moorings, the rugs stripped from the floor, and when the work of demolition had been completed the wreck-orator placed on the snowy wastes of the library mantel a single vase inlaid with blue and rose and tan and black.

"There!" cried she, pointing proudly to this lonely object. "I'll build round that."

She did. The library retired in a blue agreeable to the color of the vase; the hangings of the drawing room echoed the note of black, and the drawing room sank into peaceful brown. Color thus provided, the decorator began to marshal her furniture.

Gloomy Days for Alcy

On the Oriental rug of blue that covered the library she established a lot of pigeon-toed Chinese Chippendale tempered with a few Georgian pieces. She lifted Alcy bodily from the comfortable chair of oak and leather in which he read the Wall Street section and set him down in a fireside—Alcy called it "sighed"—chair in which his head felt as though it had been caught by one of those ancient photographic devices. His light fell from a heathen idol shaded by a Chinese pattern of chintz, and for his mental refreshment were permitted a few squinty-eyed Japanese prints and two lacquer ornaments.

"Beautiful!" cried the assembler. "One couldn't possibly have an evil thought in a room like this."

"I feel like a gloom!" retorted Alcy, and he strolled restlessly into the dining room.

As for the dining room, this was not much of a comfort to hyper-furnished nerves. Here the Flemish Renaissance was replaced by Queen Anne walnut set primly amid brown velours hangings and samplers of the eighteenth century. Banished were the cheerful pictures of English hunting scenes; and banished, too, the blithe old plate-rack. The china closet expired in the arms of simplicity and left as sole legacy a great platter of Crown Derby, set between the two Georgian silver candlesticks on the sideboard.

"Suppress all these unsatisfactory pictures and ornaments," admonished the decorator. "The tendency of the times is toward beautiful simplicity."

"Then why don't you employ it on the table?" cried Alcy, looking down at the complicated members of the Queen Anne piece. "I can't sit down to it; either its legs will have to be amputated or mine will!"

When it came to the reception room, however, the decorator carried out most completely that highly specialized talent for gloom.

"I will make it," she had evidently said to herself, "look like a city fog mixed up with hansoms."

The result was numbered among the few of life's realized ideals. Against the misty

"Comfy"

In navy blue and oxford gray. Price, $1.75.

Don't Go Barefoot
Around the Room

Get the "Comfy" Felt Slipper habit. Slip into your "Comfys" and save your bare feet. Keep a pair at your bedside, in your locker, and carry a pair in your grip. Kick into them; wear them to the bath and around the room until you are ready to put on your shoes.

Only the "Comfys" are felt.

This 'Comfy' mark is your guarantee of quality. Ask your wife or sister

"Comfys" make cold tile floors warm.

If your dealer in men's wear or shoes does not have "Comfys" ask him to get them for you. Send for Catalogue 42.

Dealers: Send for Catalogue P and let us tell you about adding this line to your men's "Solid Comfort Department."

Daniel Green Felt Shoe Co., 119 East 13th St., New York
Sole makers of "Comfy" footwear

TOWNSEND'S
CALIFORNIA GLACE FRUITS
A dainty, delicious confection made from choicest [illegible] by original Townsend process. Packed in pretty hand painted boxes. Each box contains a generous assortment of apricots, peaches, oranges, pears, cherries, pineapples
Order a trial pound box today, $1.00
3 lb. box, $2.50 4 lb. box, $3.25 5 lb. box, $4.00
We pay postage. Send check, draft or P. O. Order
TOWNSEND'S, 57 Grant Ave., San Francisco

SECTIONAL "COME-PACKT" FURNITURE
WHY Pay More?
This beautiful table is made of best solid quarter sawn WHITE oak—in [illegible]. You put them together, in ten minutes, and it is yours at our
Factory Price $18.90
You save [illegible] of ordinary [illegible] freight rates. Complete instructions. Anyone can do it. [illegible] hundreds of patterns [illegible] complete catalog—FREE. Send postal today
Come Packt Furniture Co.
214 Dorr St., Toledo, O.
45 Inch Top

The new reclining Oriole Go-Cart is four separate articles in one—a Go-Cart, High Chair, Jumper and Bassinet—which can be used from the baby's birth. The
Oriole Go-Basket
[illegible] of the [illegible] in [illegible] sealed pockets. Learn of the many [illegible] agents or write [illegible]
Long, [illegible] spring prevent [illegible] an injury
THE WITHROW MFG. CO.
2712 Spring Grove Ave., Cincinnati, O.

WARNER'S
Rust-Proof Corsets
$1. to $5.
THE STANDARD FOR QUALITY
SOLD EVERYWHERE
EVERY PAIR GUARANTEED

CONGRESS
GOLD EDGES
PLAYING CARDS
For Social Play
[illegible]
Air-Cushion Finish
50¢ PER PACK
OFFICIAL RULES CARD GAMES
BICYCLE
CLUB INDEXES
PLAYING CARDS
For General Play
[illegible]
Ivory or Air-Cushion Finish
25¢ PER PACK
THE U. S. PLAYING CARD CO., CINCINNATI, U. S. A.

Remarkable Strength in One Sheet of

Scotch Linen Ledger

The men here shown weigh together 669 pounds. The apparatus weighs 75 pounds. The single sheet of paper sustained the entire weight.

H. R. Hippler, photographer, being duly sworn, testifies that the above statement is true, and that he made the photograph as shown.

Harry R. Hippler

Sworn and subscribed

Sustaining

744

Pounds

Business Men
Accountants
Stenographers

You should specify Scotch Linen Ledger for your next order of letter heads, envelopes and blank books. It is the perfect paper.

Besides its remarkable strength, Scotch Linen Ledger has perfect writing and erasing qualities. It is made to stand the most severe test to which a business paper can be put.

There is nothing better made. Your printer or stationer will be glad to furnish you with Scotch Linen Ledger in your books and office stationery if you specify it.

You Cannot Get More Value

PARSONS PAPER COMPANY, Holyoke, U. S. A.

Makers of Scotch Linen Ledger, Parsons Defendum Linen Ledger, Parsons Bond, Old Hampden Bond, Mercantile Bond, London Bond, Parsons Linen, Parchment Bristol. These papers are standard in their respective grades.

Build Your Boat NOW

Be ready for early spring! It's easy and simple to follow Brooks Patterns and instructions. [illegible] and two cents [illegible] price. Write for the

Brooks Boat Book Mailed Free

See illustrations of cruisers, power boats, sail boats, row boats, and canoes of all kinds and sizes that you can build. Also learn about new "V" bottom. Mail postal today. Address

BROOKS MANUFACTURING CO.
8302 Bust Avenue Saginaw, Mich.

Largest Fleet of its kind in the World
Originators of the Pattern System of Boat Building

Only $33.00

Sweet Peas

Six "Superb Spencers"

For 25c we will mail one 15-cent packet of BURPEE'S ORCHID, the most beautiful [illegible] 40 [illegible] seeds, each of [illegible] SPENCER Sweet Peas, [illegible] rose carmine; MRS. C. W. BREADMORE cream edged rose; STIRLING STENT, best glowing [illegible]; also one large packet (30 to 100 seeds) of The New Burpee Hybrid Sunproof Scarlet Runner Beans for 1914 which is *absolutely unequaled*. With each collection we enclose our Leaflet on culture. Purchased separately, these six packets would cost 65 cents.

Burpee's Annual

Known as the leading American seed catalog—this bright book of 182 pages for 1914 is better than ever before. It is mailed free upon application. Write for it today and kindly name THE SATURDAY EVENING POST

W. ATLEE BURPEE & CO.

Burpee Buildings, Philadelphia

SHORT-STORY WRITING

[illegible] Short Story [illegible]
J. Berg Esenwein, Editor Lippincott's Magazine

THE HOME CORRESPONDENCE SCHOOL
59 Myrick Building Springfield, Mass.

Erickson Leg [illegible] over at or draw [illegible] Stamp Send for

Army Braces, [illegible]
E. H. Erickson Artificial [illegible]
20 Wash. Av. No., Minneapolis, Minn. Sold on Easy Terms

Protect Yourself
At Soda Fountains
Ask for
ORIGINAL GENUINE

The Food-Drink for All Ages

Nourishing
Delicious
Digestible

Others are Imitations

gray walls fainted chairs of gray in the Louis Quinze period. Amid these was placed an uneasy chair of the Adam style, covered with black worsted, on the back of which were worked the gayly colored Hampton Court flowers—the very latest thing, by the way, in antique furniture.

On the floor moaned a black rug, and the door into the library was drawn with inky velours curtains. Two gray pedestals of fluted wood supported ferns planted in gilt vases; and, last of all, into the chasm of fog was thrown one big lacquer box.

"It looks like a Whistler nocturne!" cried the decorator.

"Nothing whistling about it!" retorted Alcy, tiptoeing about in the gloaming.

Upstairs the decorator's chastening touch was just as pronounced. Down came the cheerful wallpapers with their friezes; up went more putty-color and soft-toned draperies. As for the brass bedsteads, the minister to art got gooseflesh at the sight.

"Horrible things!" she moaned. "So glaringly hygienic!"

So she installed a Chippendale four-poster, dressed it up in a Mother Hubbard wrapper of flower-covered chintz and bade Alcy admire the effect.

"That drapery is one of the beautiful handblocked English chintzes!" explained she ecstatically.

"I feel like the prize float in the Old Home Week parade," said poor Alcy, looking out from his chintz-smother after the first executive session with Chippendale bedsteads.

Yet when the house was done the decorator had the effrontery to say that it "expressed the individuality so well." Then at last did Alcy's martyred meekness break through.

The Worm Turns at Last

"It doesn't express my individuality!" roared he. "Just to show you what does express it I am going to fit up one room in this house for my own use. It's going to have red wallpaper and ugly, big, comfortable, upholstered chairs. There's not going to be any putty-color or trembly-legged English-period stuff in the place; and, above all, I'm going out and get some pictures—real pictures of the barn, which show the nails in the door and the wattles on the rooster. I'm sick of watery prints and framed samplers and Japanese panels, and scrawny, medieval ladies in carbon. I like to be able to tell at once whether my picture represents the chauffeur's raincoat or the Thames by moonlight. And in my room it's going to be nix on problem decorations."

After all, too, this sketch of Alcibiades is only a mere cubist impression of domestic tragedy. Draw in all the details of modern interior decoration and you get a full-length portrait of misery that is unequaled in any gallery. The regeneration of homes is, in fact, sweeping and extends from the chair on which you sit to the canary bird's cage.

Take, for instance, the matter of lighting. In the old days we used to express our prosperity in terms of the chandelier. Gone, however, is the big and boastful ornament of brass and glass, and in its place we find varied themes of artistic lighting.

Sconces, enunciating the period of the room in which they are placed, jut from the walls. Great tapers of translucent material, shaded by futurist chintz, would fain make you disbelieve in the electric bulbs they conceal. Hanging bowls of alabaster and onyx introduced by the systems of indirect and semidirect lighting have supplanted the gorgeous chandelier; and as for lamps, geography here has changed so completely in past years that hardly any one would recognize their coastline.

Just at present, indeed, the honored formula for a lamp is to get anything from a "bloomin' heathen idol" to an old English lantern, fit it up with electric bulbs and refer to it proudly as an "old thing I picked up in India or Patagonia or Florence." Chinese statues are particularly in vogue at present—and so, too, are rare old vases from Italian potteries; but the fact of it is, you may take anything from a wicker basket to last year's hat, connect it up with electricity, and call the thing a lamp.

In tune with other improvements is our present elimination of electric fixtures. At last we are freed from the Laocoön embrace of the long green cord and have stepped into an area where lights pursue the stealthy methods of the operatic villain.

Do You Know the Right Man for This Work?

If you know an ambitious, self-reliant, worthy young man whom you can [illegible] conscientiously recommend for The Oliver Typewriter [illegible] Agency, [illegible] Write [illegible] at once. [illegible] we will [illegible] a position to offer him one of [illegible] opportunities [illegible]

[illegible] Oliver [illegible] established in [illegible] We are [illegible] and appointing [illegible]

Yet we must [illegible] carefully. We have [illegible] Agency [illegible] Typewriter [illegible] The Oliver [illegible] makes a profit on every sale. His contract gives him a valuable franchise—an opportunity to build up a profitable business.

The OLIVER Typewriter

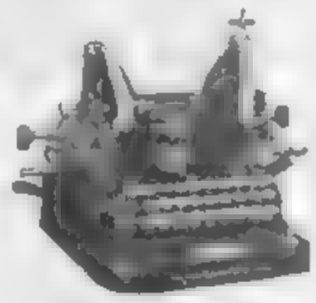
The Standard Visible Writer

It is easily possible for him to control the entire typewriter business in an locality.

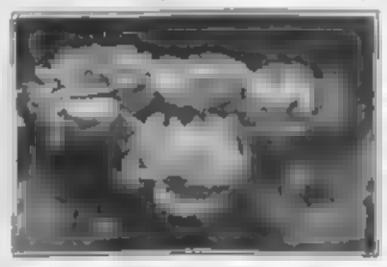
We give Oliver Local Agents [illegible] co-operation. [illegible] Oliver Schools [illegible] Oliver Supply Co. We [illegible] Oliver Co-operative Bureau. [illegible] may even carry on work in other [illegible] with the Local Agency. Thus [illegible] and professional men are enabled to add [illegible] their Oliver Local [illegible]

[illegible]

THE OLIVER TYPEWRITER COMPANY
1061 Oliver Typewriter Building, Chicago



Roses, Plants, Seeds,



Bulbs, Vines, Shrubs, etc., by mail, postpaid. Safe arrival and [illegible] Fruit and Ornamental Trees. [illegible] none better grown. 46 greenhouses of Palms, Ferns, Begonias, Geraniums, etc. Immense stock of Superb Cannas, the queen of bedding plants. Large assortment of hardy Perennial Plants, which last for years.

192-Page Catalog *FREE*. Send for it Today.

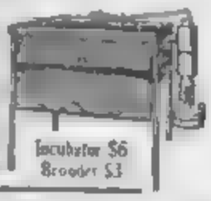
The Storrs & Harrison Co., Box 289, Painesville, Ohio

$8.50 BUYS 150 Egg Incubator

and 150 CHICK BROODER

The most startling offer ever made. Quality guaranteed [illegible] back if not satisfied. $8.50 [illegible] Write [illegible]

Rockford Incubator Company
Box 30 Rockford, Illinois



Incubator $6
Brooder $3

ROSES of NEW CASTLE

is the name of our famous book on rose culture. Magnificently printed in actual colors [illegible] the best for home planting in America and tells how to grow them. A wonderful book and the most instructive of its kind published. It's FREE!

KELLER BROS. CO., Box 210, New Castle, Ind.

130-Egg Incubator and Brooder

Freight Paid East of Rockies Both for $10

Hot water, double walls, copper tank—best construction. Write for Free Catalog

Wisconsin Incubator Co., Box 184, Racine, Wis.

POULTRY PAPER

44-124-page periodical up-to-date, tells all you want to know about care and management of poultry for pleasure or profit. Four months for 10 cents.

POULTRY ADVOCATE, Dept. 22, Syracuse, N. Y.

Latest Book "Profitable Poultry." 128 pages practical facts, lowest prices on fowls, eggs, incubators, etc. 180 beautiful pictures. Latest improved methods to raise poultry. All about Runner ducks, 52 other varieties pure-bred poultry. Only 5 cents.

Berry's Poultry Farm, Box 60, Clarinda, Iowa

Where does it come from—that radiance in the old Strozzi Palace lantern—there on the floor? Through a tiny door, of course; and that other lamp there on the piano is just as sly about its mechanism.

Mention has already been made of the neutral-toned paint that bleaks on our modern walls. Painted walls are, indeed, the fad of the hour; and associated with them are the paneled spaces we find in almost every fashionably decorated house.

These panels are variously utilized. Sometimes they are covered with brocade or velours or chintz or Japanese grass-cloth; sometimes they are filled in with the new landscape wallpapers or with Japanese scenes; very often a clock or one shy little print is turned adrift on their vasty expanse.

The one insistent demand of the modern decorator is something to build round; and for this purpose nothing is more favored than a priceless bit of tapestry. In order to buy some stingy bit of Flemish or Italian or French needlework a man will renounce for one year bacon, grapefruit and his chauffeur. And if even so he cannot manage to afford it he gets him a New York tapestry in which the colors are almost as ugly and the faces almost as pâté-de-foie-gras as in the ancient pieces.

Failing this, he hangs up in one panel of his living room an oriental prayer rug. Why, even Greataunt Clarissa's coverlet dangling in the panel over the library mantelpiece has served for the cornerstone of this trembling color structure.

In spite of all this tendency toward painted and fabric-covered walls, wallpapers are still with us—not, however, the wallpapers of other days. Those floppy pink roses and rigid geometric designs which we used to count while we temporized with the alarm clock are banished, together with the crocheted tidies and the plush album; and today when we go into the wallpaper department we are shown as many periods as in a Kipling story.

Most of these modern papers are divided into panels, among which the most arresting styles are those provided by Georgian reproductions—scenes about Naples or Paris which harmonize with yet do not repeat each other. Fabric coverings—chintz, brocade and grass-cloth—are echoed so skillfully in the wallpapers of today that touch alone convinces us of the deception; and there is even a new imitation of wood-paneling that, molded to its form from plastic pulp and then hardened, is almost uncanny in its fidelity.

Perhaps nothing, however, indicates so well the distance sped from bronze domestic groups and black whatnots—even, indeed, from Colonial incidentals—as the present taste in bric-à-brac. The fact of it is, there is not much of this left to us; but what we have is very, very expensive and very, very rare.

Varnished Apples as Bric-à-Brac

A platter of rare Chinese Lowestoft to inhabit the chilly regions of the sideboard; a bit of Hungarian pottery for the table of the living room; a lacquer box to cast into the twilight of putty-colored rooms; a fireside screen of Georgian petit-point; some quaint Russian brass or Japanese bronze; an early Victorian table of inlaid wood; a handscreen such as those used against the hearthfire blaze by fair ladies of another time, mounted on a wooden prop and set on an invalid table, Sheraton style—these are a few of the incidentals spared by the decorator.

Apples are an innovation recently noted in bric-à-brac. Like the original militant, our modern esthetic decorators have fallen for this fruit, formerly confined entirely to the dressing of restaurant windows and certainly effective in combination with parsley-scattered hams. For real subtlety and feeling, apples are now considered, in fact, to go far ahead of an orchid or a daffodil, to which conviction witness our recent call on an up-to-date friend.

On entering the drawing room our eyes fell desperately away from slices of autumnal bareness to one flaming bit of color—there on the wabbly little Adam table under the taper-treated electric light. It was a glass-and-silver dish of sweet, bright, wholesome apples imbedded in leaves; and at the sight my friend did an Elgin-marble pose.

"Don't they give feeling!" she cried raptly; and then, in the access of practical emotion that followed, "Lacquered!" she explained. "They'll last for months."

We have already spoken of an advanced taste in birdcages; but we have not spoken enough. Of course our cockatoo and our Hartz Mountain canary cannot be segregated in modern convenience while we enjoy the finish of a Georgian living room. He must have a period cage or perhaps a jeweled Chinese one fit for the singing of the sacred nightingale. At the very least, he will be put off by a residence of wicker dangling from a wicker stand.

Illustrative of this phase of decoration an antique dealer of New York pointed out to us a wonderful ornament in the shape of a pagoda.

"A Chippendale birdcage," he explained. "I picked it up in Philadelphia for twenty-five cents, and it was so beautiful that I refused fifty dollars for it. The other day, though, a woman said she simply had to have it, and I let it go for a hundred dollars."

We have left until the last a change that seems to strike at the very heart—not only of our household but of our national respectability. It is the disappearance of lace curtains—blown quite out of the window by this modern draft of estheticism. In their place have come silk sash curtains of gray or écru, or—ugh!—putty color. These are sometimes left by themselves, but oftener are supplemented by flowing draperies of brocade or velours or flowered chintz, which, as one decorator expressed it, "sing the note of color into the room."

The Mad Lyric of Wallpapers

There are always new films in the furniture-moving pictures, however; and, now that we have almost exhausted fashions in antiques, there has sprung up in Vienna and Munich and Paris a new school of household art which some authorities declare is slowly creeping on us. The gentlemen who are at the head of the movement have, in fact, taken up the abandoned task of inventing new types of furniture, and there has welled up in their hearts a mad lyric song of hangings and woods and wallpapers.

Prominently identified with the movement is Monsieur Poiret—he who has been infecting women's clothes with color and orientalism. To the display of his fabrics and his furniture he has dedicated a special shop in Paris; and already the draperies are being shown in New York. Certainly, too, they are not hard to show, for one inch of Poiret color goes all over a shop.

The furniture of this new secessionist or futurist art is generally square or round. Upholstered chairs, for instance, have oblong backs sloping into the arms; and wooden chairs and settees, often painted with some floral design, are square enough to prove all of Euclid on them. Lamps, ornaments and stairways show the same cubist touch. Even flowerpots and doorknobs have got to secede from the old conventions.

To dish up all the fiery draperies properly the futurist decorators give us, there is allowed a quantity of black. Black stencils mourn on the wallpaper; some of the furniture is black; and many of the draperies wake into bright geranium and mauve from an inky background. To understand this, one has only to take a peep at the dining room of M. Poiret's shop, in Paris, where on a cab-colored table, surrounded by cab-colored chairs, are placed delicate gray plates.

The practical exigencies of these tonal furnishings were suggested by a young American woman who had been taken to see Monsieur Poiret's shop.

"Ah!" cried she. "I suppose one would have to eat nothing but string-beans and tomatoes in order not to spoil the color effect. Just think how shocking pink ice cream would be on that table and with those plates!"

As yet, however, our diet remains unaffected. Women's clothes and furniture are, on the contrary, all mixed up. That, indeed, household decorations take their cue from women's dress is a frequently enunciated theory. Be that as it may, some confusion of direction is recorded by the particular New York shop where they specialize on secessionist furniture.

"This," said the salesman, pointing to a black fabric on which appeared a matronly looking leaf in orange and green, "I sold to a woman for both her frock and her bedstead."

With this dual claim on our attention the foreign school is bound to make headway. And who knows but that, ere many years have passed, poor Alcibiades will be whisked out of his English setting into a Viennese hexagonal room draped in black and fierce geranium?

Judge the Bissell Electric Suction Cleaner Against the Highest Priced Cleaner Made

THE ½ horse-power of the Bissell Electric Suction Cleaner puts it, of course, in a special class among portable cleaners. But we are not content with that. We want you to compare its efficiency—at the tool mouth—with that of big, costly, built-in stationary cleaners, at *any* price.

"It's the Speed and Volume of Rushing Air That Count"

The Bissell's ½ horse-power, its 1½-inch hose, its high efficiency fan, and the short distance between the motor and the tool mouth form an extraordinary combination that is not duplicated by any other suction cleaner. As a result it moves 80 cubic feet of air a minute at a very high speed, picking up everything from invisible disease germs and dust, to lint, string, big cuttings and heavy refuse that low-power machines are unable to lift. You don't drag it about. The Bissell runs lightly beside you without effort on your part. Cleans 40 feet in any direction from electric lighting fixtures. Easily carried up and down stairs by any woman.

Practically unbreakable, the Bissell gives complete satisfaction in the largest office buildings, churches, hotels, theatres, restaurants, etc., as well as in private homes.

With special appliances, which are furnished free, the Bissell Electric Suction Cleaner polishes silver, sharpens knives, etc., and at slight extra cost can be equipped to run washing machines, meat choppers, bread mixers and other light machinery.

Let It Do Your Cleaning For a Month

We will pay the freight and let you test this wonderful cleaner for a month for a ridiculously small payment, without any obligation on your part. Decide leisurely—alone. Then you can own it, if you wish, for

Only $1.75 Per Week

Write today. Ask about our Easy Payment Plan.

NOTE: Make no mistake. This is the Bissell Electric Suction Cleaner; not the Bissell Carpet Sweeper. It is made and guaranteed by The F. Bissell Co., Toledo, O. We have no connection whatever with the Bissell Carpet Sweeper Co., of Grand Rapids, Mich.

THE BISSELL MOTOR CO.
327 Huron St., Toledo, O.
BRANCHES: 501 Market St., San Francisco, Cal.; 608 S. Olive St., Los Angeles, Cal.; Sterling Bank Chambers, St. Catharines, Ont.

PLANT THE SEED TAPE!
IT'S THE SCIENTIFIC WAY
Make Vegetable Gardening Easy
Just unwind American Seed Tape from spool and plant as directed. Selected seeds, properly spaced inside paper tape and fastened with glue fertilizer, insures a quick, sturdy growth, because the paper attracts moisture to the already fertilized seed. Sprouts week earlier than seeds planted in soil. Proper spacing means no seed wasted—no thinning out. You save time and back breaking labor.
Send ONE DOLLAR for 50 ft. *each of White and Red Radish, Boston and Curly Lettuce, Onion, Spinach, Beet, Turnip, Carrot and Cabbage Seeds.* 500 ft. in all. Correct planting instructions in each package. Send the dollar now. *NO AGENTS.*
AMERICAN SEED TAPE CO.
1604 Walnut Avenue CLEVELAND, OHIO

Wagner Park Roses, Shrubs and Hardy Flowers
give a profusion of blossoms from early spring until frost. Wagner Plants, when planted according to plans which our landscape department prepares free for our patrons, produce the most beautiful and artistic effects. Our catalog 22, fully illustrated and containing invaluable information for garden lovers will be mailed to you free on request. *Write for it today.*
The Wagner Park Nursery Co.
Box 749 Sidney, Ohio

40 ACRES solid to Superb, Progressive, Americus and other best everbearers. Get acquainted offer for testing. Send us 10c for mailing expense, and we will send you 6 high quality everbearing plants (worth $1) and guarantee them to fruit all summer and fall, or money refunded. Catalogue with history FREE if you write today.
THE GARDNER NURSERY CO.
Box 106. OSAGE, IOWA

You can have beautiful roses on a small space if selected from our stock of The Best Roses for America. Write today for Free Star Rose Catalog. It has complete cultural directions. Illustrates and describes 200 Best Varieties of Roses selected from France, England, Ireland and America. *Over 50 Years' Experience.*
The Conard & Jones Co.
Box 90, West Grove, Pa.
Rose Specialists

Money Making "Hatching Facts" Free
Send for Jim Rohan's new book of money making "Hatching Facts." Many have made 100% perfect hatches with Eight Times World's Champion Belle City Hatching Outfit
276,000 in use. Personal money back guaranty. My low price will surprise you. Jim Rohan, Pres.

Belle City Incubator Co., Box 77, Racine, Wis.

112-PAGE POULTRY BOOK FREE
If you are thinking of buying an incubator or brooder you should send for our big 1914 catalog at once. Describes many new, exclusive improvements in this year's
PRAIRIE STATE Incubators and Brooders
Also contains about 60 pages of valuable poultry information—how to feed, rear and breed; treat diseases, poultry buildings, home grown winter feed, etc. Just out—a postal brings it FREE. Write today—now. (1)
Prairie State Incubator Co., 118 Main St., Homer City, Pa.

Poultry Flats Don't keep hens; make them keep you. Read by all means book Poultry Flats, 124 pages. 10c in stamps or coin brings it.
INLAND POULTRY JOURNAL
Indianapolis, Indiana

50 BEST PAYING VARIETIES
Pure-bred Chickens, Ducks, Geese and Turkeys. Hardy, Northern raised, highest quality. Fowls, Eggs and Incubators AT LOWEST PRICES. Large poultry book of valuable information 4c. Poultry Headquarters.
W. A. WEBER, Box 969, Mankato, Minn.

SMALL CAPITAL Required to Start With TEN-PINNET

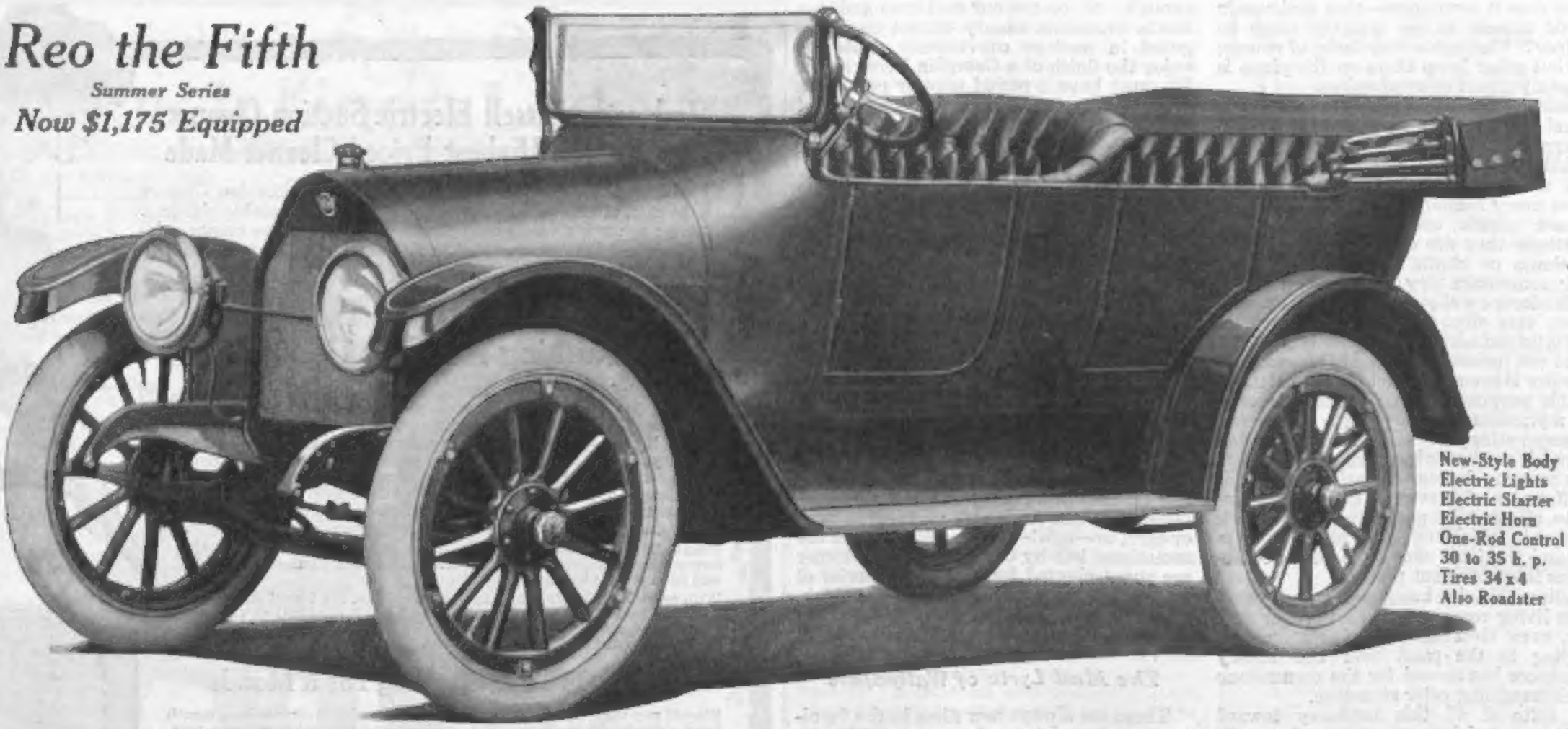
The wonderful new automatic Ten Pin bowling alley, 40 to 50 feet long. **It gets the money!** Intensely interesting, fast, clean sport. Unlimited combination plays. No pin-boys needed. No expense but room rent. Easy to set up and take down. Nearly all profit. We sell only one customer in a locality. Many now making $35 to $75 weekly. Only $150 needed to start you. Price less than old-style bowling. Easy terms. Write for details of Liberal Offer today.

THE TEN-PINNET COMPANY, 1903 Draper Street, INDIANAPOLIS, IND.

Reo the Fifth

Summer Series

Now $1,175 Equipped



New-Style Body
Electric Lights
Electric Starter
Electric Horn
One-Rod Control
30 to 35 h. p.
Tires 34 x 4
Also Roadster

Almost the Last Word In this Class of Car

The Chassis is the final achievement of Mr. R. E. Olds, the dean of all designers. It embodies all of his costly extremes, his care and skill and caution. It marks the utmost in an honest car.

The New Body—this streamline body—is the coming vogue. Europe has adopted it on all her leading cars. And there, where body styles originate, these flowing lines are considered finality.

The Equipment includes all that motorists desire.

The Price this season drops $220, for reasons stated below. There is no probability that an equal car can ever be built for less.

So this year's Reo the Fifth, in all respects, approaches the limit for this class of car.

Reo the Fifth appeals to men who are buying a car to keep. Lesser-built cars may run as well at the start. Even for months they may perform about as well as this.

It is the second season, and afterward, when the difference in cars stands out. Then you will know why Mr. Olds insists on his extremes.

A Long-Time Car

Every part in Reo the Fifth is based on 27 years of experience. Legions of men have put Olds-built cars to every possible strain and test. And no man knows better than Mr. Olds the margins of safety needed.

All steel is made to formula, and each lot is analyzed twice. All driving parts are given 50 per cent over-capacity.

Gears are tested in a crushing machine for 75,000 pounds per tooth. Springs are tested for 100,000 vibrations. Each engine gets five long-continued tests. Each is run for many hours, then taken apart and inspected.

Reo the Fifth has 15 roller bearings. It has 190 drop forgings where steel castings might have flaws. It is built slowly and carefully, with countless tests and inspections. The close-fitting parts are ground over and over.

The extremes we employ add 20 per cent to the necessary cost of this car. But the result is a car which, for years and years, continues to run like new. An almost trouble-proof car. A safe, staunch car. A car with small cost of up-keep. Men are coming, more and more, to want a car like this.

Classiness

We give equal attention to comfort and beauty. This streamline body follows the lead of the finest cars of the day. No break at the dash, no projecting hinges. The finish is perfection. All possible parts are enameled. The upholstering is of genuine leather, deep and soft. You will hardly find at any price a more luxurious car.

Equipment

All instruments and gauges are now flush with the dash, and all within reach of the driver. The car comes equipped with the best electric starter we know. All lights are electric, the searchlights have dimming attachment. There is an electric horn, an extra rim, a speedometer, a new tire carrier on the back which holds the tail light and the number.

The windshield is part of the body. It is rain-vision and ventilating.

Then this car alone has our one-rod control. All the gear shifting is done with one small center rod, set out of the way. It is done by moving this rod only three inches in each of four directions.

No levers, side or center—nothing in the driver's way. Both brakes are operated by foot pedals. You never saw such simple control.

Now $220 Less

And this year the price drops to $1,175, with all this complete equipment. Last year's model sold for $1,395 with electric starter and lights.

There has been some saving in electric equipment, and a lowered cost for tires. But the main saving comes through confining our output to this single chassis for years. All our cost for machinery, tools and jigs has been charged against previous output. From this time on our factory cost is simply the cost of making.

That was what we aimed at three years ago in adopting this final chassis. We have aimed to save you all that changes cost in machinery and equipment. After three years of enormous output this end has been accomplished. Our machinery cost is all wiped out, and we give you the entire saving.

We have dealers in a thousand towns. Ask us for name of nearest one. Also for new catalog.

Reo Motor Car Company, Lansing, Michigan

Canadian Factory, St. Catharines, Ont. Canadian Price, $1,575.

(224)

Concrete's The Thing—Lehigh's The Cement

Chart showing how Concrete increases in strength with age.

Adds New Strength Each Year

WOOD rots, steel rusts, bricks crumble, but *Lehigh Portland Cement Concrete* gains *greater strength each year.* It is the only building material that grows stronger with time.

That is why careful, far-seeing builders specify Lehigh Cement for concrete construction. They are taking out the best insurance against Time and the elements—against *depreciation and heavy upkeep.* They are building for the centuries. Lehigh has endowed homes and skyscrapers with a strength and a resisting power that *increase* as the buildings age.

LEHIGH PORTLAND CEMENT

The strength of Lehigh is unusually high at the time of its manufacture. Critical tests show this strength gradually increases year by year. This means ever-increasing resistance against wind, rain, snow, fire and structural conditions that call for dependable strength.

All building authorities agree that in order to get the maximum life out of structural steel it is necessary to encase it in concrete. Leading architects have specified Lehigh Cement for some of the largest buildings of this character in the world.

Lehigh's distinctive processes also insure fineness and uniformity of color, thus making structures not only lasting but beautiful. It answers a thousand building purposes.

If you contemplate building or remodeling any sort of structure, write and tell our Engineering Department your plans. We will furnish valuable information showing how and why Lehigh Cement Concrete will give you the best and most permanent results.

Dealers—Write for Details of Lehigh Portland Cement Broad-Gauged Selling Plan.

Lehigh Portland Cement Co.

173 Young Bldg., Allentown, Pa.
371 Consumers Bldg., Chicago, Ill.

11 Mills—Annual Capacity
Over 12,000,000 Barrels

(125)

Read hieroglyphics down, and to the right.

(1) *As for her who desires beauty.*

(2) *She is wont to anoint her limbs with / oil of palm and / oil of olives.*

(3) *There cause to flourish these / ointments the skin.*

(4) *As for oil of palm / and oil of olives, / there is not their like for revivifying, making / sound and purifying the skin.*

This is a translation of the story of palm and olive oils written in the hieroglyphics of 3,000 years ago.

The characters and the translation are correctly shown according to the present-day knowledge of the subject.

A Beauty Secret 3,000 Years Old

The Egyptian maid of 3,000 years ago was famous for a perfect complexion—probably due to the use of olive oil in combination with oil of palm.

In the Homeric World, as depicted in the Iliad, olive oil was known as a luxury of the wealthy—an exotic product, prized chiefly for its value at the toilet.

We know that no other products of Nature have been discovered since to equal palm and olive oils in benefit to the skin.

That's why we use them in Palmolive Soap.

We get Palm Oil from Africa and Olive Oil from Spain. Our scientific combination, a perfect blend, has developed their utmost effectiveness.

The daily use of these oils in the form of Palmolive surpasses any other method we know for keeping the skin soft, smooth and beautiful. More than 2,000,000 homes are kept supplied with Palmolive because 2,000,000 women know what it does.

And Palmolive is one luxury that isn't high priced. A cake costs but 15 cents.

Palmolive

For a smooth, clear complexion, for perfect purity, for delicate Oriental perfume, for cool sweet refreshment, for immediate lather in hard or soft water, for the best *cleanser*, plus dainty *charm*—for *more than mere soap*—there is only one choice—Palmolive.

PALMOLIVE SHAMPOO—the Olive Oil Shampoo—makes the hair lustrous and healthy and is excellent for the scalp. It rinses out easily and leaves the hair soft and tractable. Price 50 cents.

PALMOLIVE CREAM cleanses the pores of the skin and adds a delightful touch after the use of Palmolive Soap. Price 50 cents.

N. B.—If you cannot get Palmolive Cream or Shampoo of your local dealer, a full-size package of either will be mailed prepaid on receipt of price.

B. J. JOHNSON SOAP CO., Inc., Milwaukee, Wis.

Canadian Factory: B. J. Johnson Soap Co., Inc., 155-157 George Street, Toronto, Ont. (316)